

Medical and Pharmacy Benefits

Insured through BlueCross BlueShield of Tennessee

Website: www.bcbst.com

Network:

In Tennessee: Blue Network P

Outside Tennessee: BlueCard PPO

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through ArchWell Health.

ArchWell Health offers you the choice between the **Traditional Plan**, a preferred provider organization (PPO) plan, and the **Orange Plan**, a Qualified High Deductible Health Plan (QHDHP). Both plans utilize BlueCross BlueShield of Tennessee Blue Network P.

Medical	Orange Plan		Traditional Plan	
	In-Network	OON	In-Network	OON
Deductible				
Individual	\$4,000	\$8,000	\$3,000	\$6,000
Family	\$8,000	\$16,000	\$6,000	\$12,000
Deductible Type	Embedded		Embedded	
Out-of-Pocket Max				
Individual	\$5,500	\$16,000	\$6,500	\$12,000
Family	\$11,000	\$32,000	\$13,000	\$24,000
Coinsurance (Member pays)	20%*	40%*	20%*	40%*
Virtual Visits	\$0**	Not Covered	\$0**	Not Covered
Primary Office Visit	20%*	40%*	\$50 copay	40%*
Specialist Office Visit	20%*	40%*	\$100 copay	40%*
Urgent Care	20%*	40%*	\$50 copay	40%*
Emergency Room	20%*		\$350 copay	
Inpatient/ Outpatient	20%*	40%*	20%*	40%*
Employer HSA Contribution	\$1,000 / \$2,000		N/A	

*After Deductible

**Must be provided by a Designated Virtual Network Provider

Pharmacy	Orange Plan		Traditional Plan	
	In-Network	OON	In-Network	OON
RETAIL RX (31-DAY SUPPLY)				
Preventive Medications	Copay Schedule	Copay Schedule	Copay Schedule	Copay Schedule
Tier 1	\$10 copay*	\$10 copay*	\$5 copay	\$5 copay
Tier 2	\$35 copay*	\$35 copay*	\$50 copay	\$50 copay
Tier 3	\$70 copay*	\$70 copay*	\$75 copay	\$75 copay
Tier 4	20%	20%	\$150 copay	\$150 copay

*After Deductible

*Deductible waived for Preventative Care Medications

Tip: To keep your costs down, always ask your doctor if there is a generic equivalent of your medication.

Bi-Weekly Premium	Orange Plan <\$75,000	Orange Plan >\$75,000	Traditional Plan
Colleague Only	\$37.97	\$56.95	\$177.34
Colleague + Spouse/DP	\$227.82	\$265.79	\$438.67
Colleague + Children	\$210.73	\$245.86	\$405.78
Family	\$324.64	\$378.75	\$625.11

HOW DO THE PLAN COSTS WORK?

PLAN FEATURES	Orange Plan <\$75,000	Orange Plan >\$75,000	Traditional Plan
	Colleague / Family	Colleague / Family	Colleague / Family
COLLEAGUE CONTRIBUTIONS Pre-tax payroll contributions	\$909 / \$8,441	\$1,481 / \$9,847	\$4,853 / \$17,290
FREE PREVENTIVE EXAMS	YES	YES	YES
ARCHWELL CONTRIBUTION TO YOUR HSA	\$1,000 / \$2,000	\$1,000 / \$2,000	N/A
ANNUAL DEDUCTIBLE (embedded)	\$4,000 / \$8,000	\$4,000 / \$8,000	\$3,000 / \$6,000
COINSURANCE	80%	80%	80%
ANNUAL OUT-OF-POCKET MAXIMUM	\$5,500 / \$11,000	\$5,500 / \$11,000	\$6,500 / \$13,000

REAL LIFE EXAMPLE

This ArchWell Health colleague has family coverage. The family incurred \$200,000 of medical expenses at a BlueCross BlueShield of Tennessee In Network Facility. This example shows what the colleague would pay for this “worst case” scenario in each plan.

PLAN FEATURES	Orange Plan <\$75,000	Orange Plan >\$75,000	Traditional Plan
	Colleague / Family	Colleague / Family	Colleague / Family
ANNUAL COLLEAGUE CONTRIBUTIONS	\$8,441	\$9,847	\$17,290
ANNUAL FAMILY DEDUCTIBLE	\$8,000	\$8,000	\$6,000
ANNUAL OUT-OF-POCKET MAX Maximum is embedded	\$11,000	\$11,000	\$13,000
ARCHWELL'S HSA CONTRIBUTION	\$2,000	\$2,000	N/A
YOUR TOTAL COST	\$17,441	\$18,847	\$30,290



PLAN CHOICE: IT'S PERSONAL.

HOW DOES THE COVERAGE FIT TOGETHER?

There is no "right" plan for everyone. It is a personal decision based on your medical care needs.

ORANGE PLAN AND HEALTH SAVINGS ACCOUNT (HSA)

- Less costly premium, higher deductible
- ArchWell Health contributes \$1,000 Single/\$2,000 Family
- HSA contributions, personal and employer contributions, are eligible for use following each pay period, so you could incur medical bills to pay out of pocket early in the year.
 - However, if this happens, you may reimburse yourself later in the year with funds from your HSA
- Your HSA doesn't expire at the end of the year, it is not a 'use it or lose it' account and is your money even if you leave ArchWell Health
- Once your HSA account reaches a balance of \$2,000 you can invest it, similar to a 401(k)
- Deductible waived for Preventative Care Medications

TRADITIONAL PLAN AND HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

- More costly premium, lower deductible
- FSA is fully funded by colleague
- Your FSA contribution is front loaded to minimize unexpected out of pocket expenses
- Your FSA expires at end of year— this is a 'use it or lose it' account

ORANGE AND TRADITIONAL PLANS

HOW THE PLANS ARE THE SAME:

- Covered services and network discounts
- Network of providers
- Free preventive care
- Covered prescription drugs (but deductibles differ by plan)

HOW THE PLANS DIFFER:



Orange

Traditional

Orange - lower cost / higher deductible

Traditional - higher cost / lower deductible