

# MEDICAL INSURANCE

Cigna	The Preserver	The Protector	The Protector Plus
	Employee Cost Per Paycheck*	Employee Cost Per Paycheck*	Employee Cost Per Paycheck*
Employee Employee + Spouse Employee + Child(ren) Employee + Family	\$7.50 \$86.50 \$68.00 \$132.00	\$77.50 \$205.00 \$172.50 \$318.50	\$89.50 \$276.00 \$232.00 \$429.00
	In-Network	In-Network	In-Network
<b>Deductible<sup>1</sup></b> Individual / Family	\$2,000 / \$4,000	\$500 / \$1,000	\$500 / \$1,000
<b>Company Contribution to HSA**</b>	\$500 / \$1,000	n/a	n/a
<b>Out-of-Pocket Maximum<sup>2</sup></b> Individual / Family	\$2,500 / \$4,500	\$3,000 / \$6,000	\$3,000 / \$6,000
<b>Office Visits</b>  Preventative Care Primary Care Physician/Specialist Diagnostic Lab / X-Ray Urgent Care	Covered at 100% Deductible then no charge Deductible then no charge Deductible then no charge	Covered at 100% \$25 copay / \$35 copay Deductible then 10% \$50 copay	Covered at 100% \$25 copay / \$35 copay Deductible then 10% \$50 copay
<b>Hospital Visits</b> Inpatient Care (Facility/Physician) Outpatient Surgery Major Diagnostics & Imaging Emergency Room	Deductible then no charge Deductible then no charge Deductible then no charge Deductible then no charge	Deductible then 10% & \$250 Deductible then 10% Deductible then 10% \$100 copay, waived if admitted	Deductible then 10% & \$250 Deductible then 10% Deductible then 10% \$100 copay, waived if admitted
<b>Prescription Drug</b> Deductible Retail Tier 1 / 2 / 3 Copay Mail Order (90-day supply) Copay	Integrated with Medical Deductible \$10 copay / \$35 copay / \$60 \$20 copay / \$70 copay / \$120	N/A \$10 copay / \$35 copay / \$60 \$20 copay / \$70 copay / \$120	N/A \$10 copay / \$35 copay / \$60 \$20 copay / \$70 copay / \$120
	Out-of-Network	Out-of-Network	Out-of-Network <sup>3</sup>
<b>Deductible</b> Individual / Family	Not Covered	Not Covered	\$1,000 / \$2,000
<b>Coinsurance (Member Pays)</b>	Not Covered	Not Covered	30%
<b>Out-of-Pocket Maximum</b> Individual / Family	Not Covered	Not Covered	\$3,000 / \$6,000

*\*If you have a spouse employed at Washington College, contact HR to see if you are eligible for a discount on your medical premiums*

*\*\* Deposited with 1st paycheck of the year. Pro-rated for new hires during the year*

- (1) Family deductible on The Preserver is non-embedded; no family member will receive post-deductible benefits until the entire family deductible is met
- (2) Out-of-Pocket maximum includes all cost-sharing: deductible, coinsurance and copays
- (3) Out-of-Network services subject to deductible, coinsurance and balance billing

*Premiums are withheld from your paycheck on a pre-tax basis unless you request otherwise*

*Your election can only be changed during the plan year if you experience a qualifying life status change. If you have qualifying life event, log into Paycom to request the coverage change within 30 days of the event.*