

## HIRSP PLANS OPTION TABLE

HIRSP 1,000/2,500/5,000	HIRSP 1,000	HIRSP 2,500	HIRSP 5,000	HIRSP Health Savings Account	HIRSP HSA 2500	HIRSP HSA 3500
<b>Premiums</b>	Refer to rate table	Refer to rate table	Refer to rate table	<b>Premiums</b>	Refer to rate table	Refer to rate table
<b>Medical deductible (you pay)</b>	\$1,000 per year	\$2,500 per year	\$5,000 per year	<b>Medical/Drug deductible (you pay)</b>	\$2,500 per year	\$3,500 per year
<b>Medical Coinsurance (you pay)</b>	20% of allowed amount \$1,000 per year	20% of allowed amount \$1,000 per year	20% of allowed amount \$1,000 per year	<b>Medical Coinsurance (you pay)</b>	20% of allowed amount (after deductible is met)	20% of allowed amount (after deductible is met)
<b>Individual medical out-of-pocket maximum (your total expenditures for medical deductible and medical coinsurance, after which HIRSP will pay at 100%)</b>	\$2,000 per year	\$3,500 per year	\$6,000 per year	<b>Drug Coinsurance (you pay)</b>	20% of allowed amount (after deductible is met) HIRSP HSA does not offer first-dollar drug coverage	20% of allowed amount (after deductible is met) HIRSP HSA does not offer first-dollar drug coverage
<b>Family medical out-of-pocket maximum (all family members must be on the same plan)</b>	\$4,000 per year	\$7,000 per year	\$12,000 per year	<b>Individual medical/drug coinsurance maximum</b>	\$2,100 per year	\$2,100 per year
<b>Drug Copay (you pay)</b>	\$10 Tier 1 / \$40 Tier 2 Up to a maximum of \$2,000 per year	\$10 Tier 1 / \$40 Tier 2 Up to a maximum of \$2,000 per year	\$10 Tier 1 / \$40 Tier 2 Up to a maximum of \$2,000 per year	<b>Individual medical/drug out-of-pocket maximum (your total expenditures for deductible and coinsurance, after which HIRSP will pay at 100%)</b>	\$4,600 per year	\$5,600 per year
<b>Drug out-of-pocket maximum reductions available if you qualify</b>	Yes	Yes	Yes	<b>Family out-of-pocket maximum (all family members must be on the same plan)</b>	\$9,200 per year	\$11,200 per year
<b>Maximum lifetime benefit</b>	\$1,000,000	\$1,000,000	\$1,000,000	<b>Maximum lifetime benefit</b>	\$1,000,000	\$1,000,000
<b>Premium, Medical and Drug out-of-pocket reductions available if you qualify</b>	Yes	Yes	Yes	<b>Premium, Medical, and Drug out-of-pocket deductible reductions available if you qualify</b>	Yes	Yes