

HIRSP Plans Option Table

	HIRSP 1,000	HIRSP 2,500	HIRSP 5000	HIRSP Medicare Supplement		HIRSP Health Savings Account
Premiums	Refer to rate table	Refer to rate table	Refer to rate table	Refer to rate table	Premiums	Refer to rate table
Premium reductions available if you qualify	Yes (refer to “Reductions in shaded box below)	Yes (refer to “Reductions in shaded box below)	Yes (refer to “Reductions in shaded box below)	Yes (refer to “Reductions in shaded box below)	Premium reductions available if you qualify	Yes (refer to “Reductions in shaded box below)
Medical deductible (you pay)	\$1,000 per year	\$2,500 per year	\$5,000 per year	\$500 per year	Medical/Drug deductible (you pay)	\$3,500 per year
Medical deductible reductions available if you qualify	Yes (refer to “Reductions” in shaded box below)	Yes (refer to “Reductions” in shaded box below)	Yes (refer to “Reductions” in shaded box below)	No	Medical deductible reductions available if you qualify	Yes (refer to “Reductions” in shaded box below)
Medical Coinsurance (you pay)	20% of allowed amount \$1,000 per year	20% of allowed amount \$1,000 per year	20% of allowed amount \$1,000 per year	No	Medical Coinsurance (you pay)	20% of allowed amount (after deductible is met)
Individual medical out-of-pocket maximum (your total expenditures for medical deductible and medical coinsurance, after which HIRSP will pay at 100%)	\$2,000 per year	\$3,500 per year	\$6,000 per year	\$500 per year	Drug Coinsurance (you pay)	20% of allowed amount (after deductible is met. No first dollar drug coverage)
Family medical out-of-pocket maximum (all family members must be on the same plan)	\$4,000 per year	\$7,000 per year	\$12,000 per year	\$1,000 per year	Individual medical/drug coinsurance maximum	\$2,100 per year
Drug Copay (you pay)	\$10 Tier 1 / \$30 Tier 2 Up to a maximum of \$2,000 per year	\$10 Tier 1 / \$30 Tier 2 Up to a maximum of \$2,000 per year	\$10 Tier 1 / \$30 Tier 2 Up to a maximum of \$2,000 per year	\$10 Generic / \$30 Brand Up to a maximum of \$1,500 per year	Individual medical/drug out-of-pocket maximum (your total expenditures for deductible and coinsurance, after which HIRSP will pay at 100%)	\$5,600 per year
Drug out-of-pocket maximum reductions available if you qualify	Yes (refer to “Reductions” in shaded box below)	Yes (refer to “Reductions” in shaded box below)	Yes (refer to “Reductions” in shaded box below)	Yes (refer to “Reductions” in shaded box below)	Family out-of-pocket maximum (all family members must be on the same plan)	\$11,200 per year
Pre-existing condition waiting period	If applicable (refer to “Pre-existing” in shaded box below)	If applicable (refer to “Pre-existing” in shaded box below)	If applicable (refer to “Pre-existing” in shaded box below)	If applicable (refer to “Pre-existing” in shaded box below)	Out-of-pocket maximum reductions available if you qualify	Yes (refer to “Reductions” in shaded box below)
Maximum lifetime benefit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	Pre-existing condition waiting period	If applicable (refer to “Pre-existing” in shaded box below)
					Maximum lifetime benefit	\$1,000,000

Reductions: Available for policyholders with household incomes of less than \$25,000 (less than \$33,000 for 2009).
 HIRSP 1,000 / HIRSP 2,500 / HIRSP 5,000 – subsidized premium, medical deductible, and drug out-of-pocket maximum
 HIRSP HSA – subsidized premium and medical/drug deductible

Pre-existing: If you are eligible for HIRSP based on your medical condition, HIRSP does not cover services or medications related to a pre-existing injury or illness, including maternity, during your first six months of coverage. A pre-existing injury or illness is a condition, whether physical or mental, regardless of the cause of the condition, which was diagnosed or for which medical advice, care, or, treatment was recommended or received during the six months immediately preceding the policy effective date.