

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
Premiums	Refer to rate table	Refer to rate table	Refer to rate table	Premiums	Refer to rate table	Refer to rate table
Medical deductible (you pay)	\$1,000 per year	\$2,500 per year	\$5,000 per year	Medical/Drug deductible (you pay)	\$2,500 per year	\$3,500 per year
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	Medical Coinsurance (you pay)	20% of allowed amount (after deductible is met)	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	Drug Coinsurance (you pay)	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
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	Individual medical/drug coinsurance maximum	\$2,100 per year	\$2,100 per year
Drug Copay (you pay)	\$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	Individual medical/drug out-of-pocket maximum (your total expenditures for deductible and coinsurance, after which HIRSP will pay at 100%)	\$4,600 per year	\$5,600 per year
Drug out-of-pocket maximum reductions available if you qualify	Yes	Yes	Yes	Family out-of-pocket maximum (all family members must be on the same plan)	\$9,200 per year	\$11,200 per year
Maximum lifetime benefit	\$1,000,000	\$1,000,000	\$1,000,000	Maximum lifetime benefit	\$1,000,000	\$1,000,000
Premium, Medical and Drug out-of-pocket reductions available if you qualify	Yes	Yes	Yes	Premium, Medical, and Drug out-of-pocket deductible reductions available if you qualify	Yes	Yes