



Medical plan options

Benefit	EBMS PPO \$1,150 Deductible Plan	EBMS PPO \$2,000 HDHP Plan
Deductible	\$1,150 Individual \$3,450 Family	\$2,000 Individual \$4,000 Family
Out of Pocket Maximum	\$4,000 Individual \$12,000 Family	\$4,000 Individual \$8,000 Family
Coinsurance	70/30%	70/30%
Office Visit	\$35 Copay	Deductible + Coinsurance
Emergency Room	\$50 Copay + Deductible + Coinsurance	Deductible + Coinsurance
Prescription Drugs (Generic/Preferred/Non-Preferred)	\$15 / \$35 / \$70 New Coupon Program	Deductible + Coinsurance New Coupon Program

If enrolling 1 or more dependents, you must meet the full family deductible.



Understanding the HDHP

Higher deductible

Free in-network
preventive care

Comprehensive
medical and
prescription drug
coverage

Use tax-free Health
Savings Account
(HSA) to offset
deductible

Your HSA balance never expires – there’s no “use it or lose it” rule.
You keep the account even if you leave the company.



It all comes back to the HSA...

- You can help cover your deductible with contributions to your HSA.
- The IRS sets a generous annual limit on how much you can contribute to your HSA.

ALLOWABLE HSA CONTRIBUTIONS (PER YEAR)

2022
IRS Annual
Maximum

Employee
Coverage

\$3,650

Family
Coverage

\$7,300

You can contribute money to your HSA, up to the total annual amount allowed by the IRS. If you're 55 or older, you can contribute \$1,000 **more** each year.



2022 Medical Plan Costs

Tier	PPO Plan		HDHP Plan	
	Employee Cost Share / Monthly Cost	Payroll Deduction	Employee Cost Share / Monthly Cost	Payroll Deduction
Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
Employee & Spouse	\$716.24	\$330.57	\$661.92	\$305.50
Employee & Child	\$272.95	\$125.98	\$252.26	\$116.43
Employee & Children	\$645.92	\$298.12	\$596.93	\$275.51
Employee, Spouse, Child	\$989.19	\$456.55	\$914.18	\$421.93
Employee, Spouse, Children	\$1,362.16	\$628.69	\$1,258.87	\$581.02

