

HSA \$3,400 Deductible Plan

Wildman Business Group offers a High Deductible Health Plan (HDHP) with the option for an HSA. The HDHP allows you the freedom to use providers in-network and out-of-network as designated in the following chart. This chart gives a side-by-side look at the amounts you pay when you use in-network versus out-of-network providers.

Plan Feature	In-Network	Out-of-Network
Preventive Care Services	Covered in Full	Deductible & Coinsurance
Office Visit		
- -Primary care	Deductible & Coinsurance	Deductible & Coinsurance
- -Specialist	Deductible & Coinsurance	Deductible & Coinsurance
Annual Deductible - -Individual / Family	\$3,400 / \$6,800	\$6,000 / \$12,000
Employee Coinsurance	0%	30%
Out-of-Pocket (Includes Deductible) - -Individual / Family	\$4,000 / \$8,000	\$10,000 / \$22,000
Urgent Care	Deductible & Coinsurance	Deductible & Coinsurance
Emergency Room	Deductible & Coinsurance	Deductible & Coinsurance
Inpatient Services	Deductible & Coinsurance	Deductible & Coinsurance
Outpatient Services	Deductible & Coinsurance	Deductible & Coinsurance
Home Health Care	Deductible & Coinsurance	Deductible & Coinsurance
Therapy (Occupational, Physical, Speech)	Deductible & Coinsurance	Deductible & Coinsurance
X-Ray and Laboratory Services	Deductible & Coinsurance	Deductible & Coinsurance
Mental Health & Substance Abuse Services	Deductible & Coinsurance	Deductible & Coinsurance

Rx Plan Feature	In-Network	
	Retail: 30 Day Supply	Mail Order: 90 Day Supply
Tier 1 – Generic	\$10 after Deductible	\$30 after Deductible
Tier 2 – Preferred Brand	\$50 after Deductible	\$150 after Deductible
Tier 3 – Non-Preferred Brand	\$100 after Deductible	\$300 after Deductible