



The one Texans trust.

Consumer Choice HSA Plan Options	HSA 80% \$1,500 In Network Benefits	HSA 80% \$2,500 In Network Benefits	HSA 100% \$1,500 In Network Benefits	HSA 100% \$2,500 In Network Benefits	HSA 100% \$5,000 In Network Benefits
Annual Deductible					
Individual	\$1,500	\$2,500	\$1,500	\$2,500	\$5,000
Family (aggregate ¹)	\$3,000	\$5,000	\$3,000	\$5,000	\$10,000
Out-of-Pocket Max (includes deductible)					
Individual	\$3,000	\$5,000	\$3,000	\$5,000	\$5,500
Family	\$6,000	\$10,000	\$6,000	\$10,000	\$11,000
¹ An aggregate deductible and out-of-pockets means all medical and pharmacy benefits of the family members covered under the plan accumulate to a collective family deductible and a family out-of-pocket maximum. The entire family deductible must be satisfied before coinsurance benefits are payable for a member on the plan.					
Lifetime Benefit Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Office Visits	Deductible then \$30 co-pay	Deductible then \$30 co-pay	Deductible then \$0 co-pay	Deductible then \$0 co-pay	Deductible then \$0 co-pay
Preventive Services	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Standard Lab & X-ray	Deductible then \$0	Deductible then \$0	Deductible then \$0	Deductible then \$0	Deductible then \$0
Hospital Services	Deductible then 20%	Deductible then 20%	Deductible then 0%	Deductible then 0%	Deductible then 0%
Prescription Drugs	Deductible then \$5 co-pay				
Generic	Deductible then 30% co-pay				
Brand	Deductible then 50% co-pay				
Non preferred brand	Deductible then the greater of \$50 or 50% co-pay				
Non-formulary					
Annual Drug Benefit	Once you've used \$3,000 in benefits, you have 50% coverage thereafter.				

What is a Health Savings Account (HSA)?

A Health Savings Account provides a tax-free method of saving money to cover health care expenses. Contributions can be made by the employer, the employee, or both. Employees are fully vested in all funds which are available to pay for qualified expenses, and any unused amount will carry forward each year.

What is a Qualified High Deductible Health Plan (QHDHP)?

Selecting a QHDHP can reduce the premium you pay for coverage since you are generally purchasing coverage with a higher deductible. The premium saved by employers can be realized as a benefits cost reduction, or you can deposit the premium savings into health savings accounts (HSA) for your employees to cover their out of pocket expenses that apply to the deductible.

Medical Plan Exclusions

- Altered sexual characteristics including sex change operations or any related services
- Blood, blood plasma, and other blood products
- Chiropractic care
- Cosmetic and reconstructive procedures and treatments undertaken to improve or modify a Member's appearance except for mastectomy reconstruction following breast cancer surgery
- Custodial or domiciliary care
- Dental care
- Elective abortions, which are not necessary to preserve the health of the Member
- Elective treatment or elective surgery
- Experimental or investigational treatment
- Genetic testing
- Infertility treatment including any drug whose primary purpose is the treatment of infertility
- Mental health services or disorders are limited to those described in your evidence of coverage
- Non-covered benefits or services
- Cost of services in excess of the usual, customary and reasonable charges
- Personal comfort items
- Physical and mental exams for employment, licenses, insurance, educational purposes or services for non-medically necessary special education and developmental programs
- Reversal of voluntary surgically-induced sterility; artificial insemination or in-vitro fertilization or family planning therapies
- Rehabilitation services and therapies are limited to those recommended by a Participating or Referral Physician as medically necessary
- Storage of bodily fluids and other body parts
- Experimental organ transplants and associated donor/procurement costs and artificial organs; e.g., heart
- Treatment received in State or Federal facilities or institutions or services or supplies provided by an employer or governmental agency or entity
- Vision corrective surgery including laser application
- War, insurrection, riot, disaster or epidemic
- Weight reduction surgery