



2022-2023 Employee Health Plan Options

HSA Non-Qualified Health Plan			HSA Qualified High-Deductible Health Plan			HSA Qualified High-Deductible Health Plan		

PLEASE NOTE:

- The \$1000 PPO Plan has a **medical-only** deductible with pharmacy benefits covered immediately based on a tiered coverage structure. The \$1000 PPO Plan does qualify for a Flex Spending Account with pre-tax contributions.
- The \$1500/\$3000 and \$2500/\$5000 HDHPs have a combined **medical and pharmacy** deductible. The entire deductible, for single or family enrollment, must be met for pharmacy benefits to begin. The HDHPs qualify for a Health Savings Account and pre-tax contributions.
- All plans cover in-network preventive/wellness care and procedures at 100% with the deductible waived.

Stand-Alone Dental & Vision Plans	
	Dental
* Deductible:	
Single	\$50
Two-Party	\$100
Diagnostic/Preventive	100% (ded waived)
Basic Services	80%
Major Services	80%
Orthodontic	80%
Annual Benefit Maximum	\$2,000 per person
Lifetime Ortho Maximum	\$1,500 per person
	Vision
Eye Exam (1 per year)	100%
Lenses (1 set per year)	100% to \$350 Max
* Frames (1 pair per year)	100% to \$200 Max
or Elective Contacts (1x year)	\$100 to \$350 Max

Medical enrollment is not required to maintain Dental and/or Vision coverages.

* One set of frames and lenses for glasses **OR** one order of elective contact lenses allowed per plan year.

* Deductible:	
If you have two-party coverage, any combination of covered members can help meet the maximum two-party deductible, up to each person's individual amount.	