

## MERCY CEDAR RAPIDS HEALTH HSA PLANS

		Preventive Care	Prescription Drugs / Doctor Visits / Emergency Room Visits / Chiropractic Care / Therapy / Hospitalization	Deductible	Coinsurance	Out-of-Pocket Maximum
<b>Gold Plans</b>						
	<b>Gold HSA 2</b>	Employee pays: <b>\$0</b>	<p>1. An employee on a single plan first pays for healthcare services out of pocket or from an HSA until they have spent \$2,800. An employee on a family plan first pays for healthcare services out of pocket or from an HSA until they have spent \$5,600. No individual on a family plan will pay more than the individual deductible.</p> <p>2. After that, Plan pays all covered expenses for the rest of the year.</p>	<p><b>\$2,800 Individual</b> <b>\$5,600 Family</b></p> <p>Embedded Deductible</p>	<p><b>100/0</b> (MAHP pays 100%; Employee pays 0%)</p>	<p>The most an employee would pay per year: <b>\$2,800 Individual</b> <b>\$5,600 Family</b></p>
<b>Silver Plans</b>						
	<b>Silver HSA 1</b>	Employee pays: <b>\$0</b>	<p>1. An employee on a single plan first pays for healthcare services out of pocket or from an HSA until they have spent \$4,400. An employee on a family plan first pays for healthcare services out of pocket or from an HSA until they have spent \$8,800. No individual on a family plan will pay more than the individual deductible.</p> <p>2. After that, Plan pays all covered expenses for the rest of the year.</p>	<p><b>\$4,400 Individual</b> <b>\$8,800 Family</b></p> <p>Embedded Deductible</p>	<p><b>100/0</b> (MAHP pays 100%; Employee pays 0%)</p>	<p>The most an employee would pay per year: <b>\$4,400 Individual</b> <b>\$8,800 Family</b></p>
<b>Bronze Plans</b>						
	<b>Bronze HSA</b>	Employee pays: <b>\$0</b>	<p>1. An employee on a single plan first pays for healthcare services out of pocket or from an HSA until they have spent \$6,550. An employee on a family plan first pays for healthcare services out of pocket or from an HSA until they have spent \$13,100. No individual on a family plan will pay more than the individual deductible.</p> <p>2. After that, Plan pays all covered expenses for the rest of the year.</p>	<p><b>\$6,550 Individual</b> <b>\$13,100 Family</b></p> <p>Embedded Deductible</p>	<p><b>100/0</b> (MAHP pays 100%; Employee pays 0%)</p>	<p>The most an employee would pay per year: <b>\$6,550 Individual</b> <b>\$13,100 Family</b></p>