

Tri-State Markets HSA Plans 2019

		Preventive Care	Prescription Drugs / Doctor Visits / Emergency Room Visits / Chiropractic Care / Therapy / Hospitalization	Deductible	Coinsurance	Out-of-Pocket Maximum
Gold Plans	Gold HSA 2	Employee pays: \$0 for all medical services \$0 for adult eye exam after deductible	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. 2. After that, Plan pays all covered expenses for the rest of the year.	\$2,800 Individual \$5,600 Family Embedded Deductible	100/0 (Plan pays 100%; Employee pays 0%)	The most an employee would pay per year: \$2,800 Individual \$5,600 Family
Silver Plans	Silver HSA 1	Employee pays: \$0 for all medical services \$0 for adult eye exam after deductible	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. 2. After that, Plan pays all covered expenses for the rest of the year.	\$4,400 Individual \$8,800 Family Embedded Deductible	100/0 (Plan pays 100%; Employee pays 0%)	The most an employee would pay per year: \$4,400 Individual \$8,800 Family
Bronze Plans	Bronze HSA	Employee pays: \$0 for all medical services \$0 for adult eye exam after deductible	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. 2. After that, Plan pays all covered expenses for the rest of the year.	\$6,550 Individual \$13,100 Family Embedded Deductible	100/0 (Plan pays 100%; Employee pays 0%)	The most an employee would pay per year: \$6,550 Individual \$13,100 Family