

Network	HDHP Plan 1 Alliance Select*	HDHP Plan 2 Wellmark Blue HMO**	Health Savings Account Plan 3 Wellmark HMO
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Actual Plan Design			
Annual Deductible	\$8,000 Single \$16,000 Family	\$8,000 Single \$16,000 Family	\$8,000 Single \$16,000 Family
Coinsurance You Pay	0%	0%	0%
Out-of-Pocket Maximum	\$8,000 Single \$16,000 Family	\$8,000 Single \$16,000 Family	\$8,000 Single \$16,000 Family

North Cedar Reimbursement Plan via Difference Card	Difference Card Pays	Difference Card Pays	Member pays the first
	\$4,000 Single	\$4,000 Single	\$5,500 Single
	\$8,000 Family	\$8,000 Family	\$11,000 Family
	Member's potential cost	Member's potential cost	Difference Card pays after
	\$4,000 Single	\$4,000 Single	\$2,500 Single
	\$8,000 Family	\$8,000 Family	\$5,000 Family

Common Services			
Preventive	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Physician	Applies to Deductible	Applies to Deductible	Applies to Deductible
Specialist	Applies to Deductible	Applies to Deductible	Applies to Deductible
Urgent Care	Applies to Deductible	Applies to Deductible	Applies to Deductible
Emergency Room	Applies to Deductible	Applies to Deductible	Applies to Deductible

All Pharmacy costs			
	Applies to Deductible	Applies to Deductible	Applies to Deductible

Employee Monthly Premium			
Employee only	\$180.52	\$104.80	\$0.00
Employee + Spouse	\$1,139.57	\$984.13	\$772.37
Employee + Child(ren)	\$997.72	\$757.61	\$658.14
Family	\$2,073.94	\$1,840.81	\$1,524.85

*As a general rule, out-of-network services will have a higher out of pocket cost when available. Emergency care, which is billed the same as if using an in-network provider, is an exception.

**Blue Advantage do not provide coverage out-of-network except in emergency situations. Doctor on Demand Virtual Visits are always in-network, and available for the same copay as an in-person visit