



The Jefferson Plan

LOW-DEDUCTIBLE HEALTH PLAN



Administered by
Wellmark Blue Cross and Blue Shield

PREMIUMS	24 PAY PERIODS	12 PAY PERIODS
Employee	\$44.89	\$89.79
Employee + spouse	\$145.12	\$290.24
Employee + child(ren)	\$90.29	\$180.57
Family	\$180.82	\$361.64

YOUR COST SHARE

Deductible	Medical	\$1,750 single \$3,500 family
	Pharmacy	No deductible
Coinsurance		30%
Out-of-pocket max (OPM)	Medical & pharmacy combined	\$4,000 single \$8,000 family
Medical care	Office visits	\$50 primary care \$100 non-primary care
	Urgent care	\$50
	ER	\$250 + 30% coinsurance
	Diagnostic tests (X-ray, blood work)	Deductible then coinsurance
	Outpatient	
Inpatient		

The Jefferson Plan is a low-deductible health plan that includes a mix of copays and coinsurance. That means you'll pay more in premiums than on an HDHP, but less in out-of-pocket costs. This plan may be a good option if you prefer the peace of mind of knowing you don't have to save up for large or surprise healthcare expenses. Here are some more details about the Jefferson Plan:

- ▶ Preventive services are 100% covered.
- ▶ Office visits with primary care providers and specialists have a flat copay, so you will not be charged for your deductible. Primary care refers to any non-specialty provider, including your primary care physician, OB/GYNs, physician assistants, and nurse practitioners. Non-primary care refers to specialists, like dermatologists, oncologists, and cardiologists.
- ▶ All copays and coinsurance costs count towards your out-of-pocket maximum (OPM). Once you meet your OPM, all covered care and prescriptions will be 100% paid for by the plan.
- ▶ For those with family coverage, the plan includes an embedded deductible. If a family member meets \$1,750 of their deductible – half of the family deductible – the plan will then begin to pay 70% of covered charges for that family member.
- ▶ Like all low-deductible health plans, the Jefferson Plan does not qualify you for a health savings account (HSA). However, you can elect a medical flexible spending account (FSA) to set aside pre-tax money to pay for medical, prescription, dental, and vision care expenses. Primary policyholders who complete well-being qualifications may receive reward dollar contribution towards their Health Reimbursement Account (HRA) to offset costs during the plan year. See page 26 for details.