

High Deductible Health Plan (HDHP)



COX HEALTHPLANS
CoxHealth



**Quality health care coverage ... that can save you money!
... from a leader in caring for residents of Southwest Missouri.**

Cox HealthPlans is pleased to offer High Deductible Health Plans (HDHP) to employer groups. High Deductible Health Plans provide the same high quality comprehensive medical coverage as our other health plans with the benefits of tax-deductible/tax-free investment options when used in conjunction with a Health Savings Account (HSA).

Benefits of HSA's over traditional group plans:

Tax Savings for you AND your employees! - premium contributions are tax deductible from federal and many state taxes. Member's qualified withdrawals also free from federal income tax. Interest or dividends earned on HSA qualified plans are also tax-free!

Savings that members Use But Don't Lose! - Investments in HSA qualified savings accounts remain in the account from year to year. Members will do not need to 'use it or lose it'.
Portable savings - member contributions to qualified HSA accounts are theirs to keep - members are not required to close out their HSA if they change plans or terminate coverage.

Flexibility to meet member's needs! - funds in HSA accounts may be used for medical expenses related to deductibles, copays, coinsurance amounts not paid for by your insurance plan. Many HSA qualified expenses are ones that may not even be covered by your insurance plan. Have a year when you have little or no medical expenses? Save the HSA funds from year to year for future medical costs.

For additional information regarding Health Savings Accounts or any of our other group insurance products, please contact your local agent for a group illustration.



COX HEALTHPLANS
CoxHealth

(417) 269-4679 • (800) 664-1244
www.coxhealthplans.com



HIGH DEDUCTIBLE HEALTH PLAN

<i>Plan Features</i>	<i>In-network</i>	<i>Out-of-network</i>
Lifetime Maximum	\$2,000,000	
Coinsurance Options	100%	70% R&C**
	80%	60% R&C**
	70%	50% R&C**
Deductible Options (Family Maximum = 2x Individual)	In-network	Out-of-network
	\$2,500	\$5,000
	\$3,500	\$7,000
	\$5,000*	\$10,000
Out-of-Pocket Maximum Options (Maximum Per Family 2x Individual)	\$1,000 per person plus deductible ¹	\$2,000 per person plus deductible
	\$2,000 per person plus deductible ¹	\$4,000 per person plus deductible
Outpatient Prescription Drugs	Subject to Deductible & Coinsurance	
Ambulance Services	Subject to Deductible & In-network Coinsurance	
Emergency Room Services	Subject to Deductible & In-network Coinsurance	
Preventive Services	\$0 member responsibility for the first \$300 of benefit per calendar year	

The following services will be provided after deductible at the applicable coinsurance level:

Diagnostic X-Ray, Lab, Echo, EEG, EKG, Pathology
 Disposable Medical Equipment (Maximum Benefit Per Year: \$2,000)
 Durable Medical Equipment (Maximum Benefit Per Year: \$2,500)
 Home Health Care
 Hospice
 Hospital Inpatient Services
 Hospital Outpatient Services
 Maternity Benefits
 Mental Health / Substance Abuse
 Orthotics
 Physician Office Visits
 Rehabilitation
 Skilled Nursing Facility
 Spinal Manipulation Services
 Urgent Care Services

* \$5000 deductible provided at 100/70% coinsurance option only.

** Reasonable and customary charges.

¹ 100% plan has \$0 out-of-pocket maximum for In-network services

This is only a brief summary of benefits, which is not intended to be comprehensive. Your Evidence of Coverage is the governing document for benefit information.