

COSE Health and Wellness Trust

Health Reimbursement Arrangement (HRA) Plan Options

Health Reimbursement Arrangement (HRA) Plans		
HRA 25-1000 w/Rx*	In-Network	Non-Network
Deductible	\$1,000 Individual/\$3,000 Family	\$2,000 Individual/\$6,000 Family
Coinsurance (member cost)	0%	40%
Coinsurance maximum out of pocket (excludes deductible)	N/A	\$4,000 Individual/\$8,000 Family
Copay primary care	\$25	Coinsurance after deductible
Copay specialist	\$50	Coinsurance after deductible
Copay urgent care	\$75	Coinsurance after deductible
Maximum out of pocket	\$2,500 Individual/\$7,500 Family	Unlimited
HRA 25-2000 w/Rx*	In-Network	Non-Network
Deductible	\$2,000 Individual/\$6,000 Family	\$4,000 Individual/\$12,000 Family
Coinsurance (member cost)	0%	40%
Coinsurance maximum out of pocket (excludes deductible)	N/A	\$8,000 Individual/\$16,000 Family
Copay primary care	\$25	Coinsurance after deductible
Copay specialist	\$50	Coinsurance after deductible
Copay urgent care	\$75	Coinsurance after deductible
Maximum out of pocket	\$3,500 Individual/\$10,500 Family	Unlimited
HRA 25-3000 w/Rx*	In-Network	Non-Network
Deductible	\$3,000 Individual/\$9,000 Family	\$6,000 Individual/\$18,000 Family
Coinsurance (member cost)	0%	40%
Coinsurance maximum out of pocket (excludes deductible)	N/A	\$12,000 Individual/\$24,000 Family
Copay primary care	\$25	Coinsurance after deductible
Copay specialist	\$50	Coinsurance after deductible
Copay urgent care	\$75	Coinsurance after deductible
Maximum out of pocket	\$4,500 Individual/\$13,500 Family	Unlimited

*Drug Benefits

Retail: \$10 generic, \$30 preferred brand, \$60 non-preferred brand, \$100 oral chemotherapy drugs, 50% up to \$200 maximum specialty (limit of 30 days)

Mail Order: \$30 generic, \$90 preferred brand, \$180 non-preferred brand, \$100 oral chemotherapy drugs, 50% up to \$200 maximum specialty (limit of 30 days)

Home Delivery Incentive: On the fourth fill within 180 days, member will pay double the applicable copay or coinsurance.

Generic Incentive: If member or provider requests a brand-name drug when a generic equivalent exists, the member pays the brand-name copay PLUS the difference between the cost of the generic drug and the brand-name drug.

Health Reimbursement Arrangement (HRA) contributions are administered by Medical Mutual.