

# Medical Options for 2022

Prescription drug benefits stay the same for 2022 regardless of which medical option you choose.

Medical benefits are being streamlined and simplified for 2022. For 2022, you have a choice of:

- Two new BCBSTX HSA Options differing in the amounts of the annual deductible and out-of-pocket maximums. Also, the monthly premium is lower for the HSA \$2,500/\$5,000 Option.
- Continuing current enrollment in the BCBSTX HRA Option. This option is closed to new participants as of January 1, 2022. If you change to one of the BCBSTX HSA options in 2022, you cannot re-enroll in the HRA Option in the future.

The Scott & White Health Plan Option will no longer be offered. Participants who do not make a different election will be defaulted into the HSA \$1,500/\$3,000 Option.

This chart provides an overview of your options and provides a comparison of the differences.

MEDICAL BENEFITS OVERVIEW	HSA \$1,500/\$3,000 Option* (Medical + Rx)		HSA \$2,500/\$5,000 Option* (Medical + Rx)		HRA Option (Medical Only)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible						
You Only	\$1,500	\$3,000	\$2,500	\$5,000	\$1,500	\$3,000
Family	\$3,000	\$6,000	\$5,000	\$10,000	\$3,000	\$6,000
Automatic Oncor Contributions						
You Only/You + Family	\$250/\$500					
Total Possible Medical Incentives You May Earn						
You Only	\$2,000					
You + Spouse	\$2,300					
Coinsurance Maximum						
You Only	\$2,800	\$5,600	\$3,000	\$6,000	\$2,800	\$5,600
Family	\$5,600	\$11,200	\$6,000	\$12,000	\$5,600	\$11,200
Out-of-Pocket Maximum						
You Only	\$4,300	\$8,600	\$5,500	\$11,000	\$4,300	\$8,600
Family	\$8,600	\$17,200	\$11,000	\$22,000	\$8,600	\$17,200
Lifetime Maximum						
	Unlimited					
	You Pay					
Preventive Care	\$0, no deductible					
Doctor Office Visits & Most Other Eligible Expenses Except Prescription Drugs	20% After deductible	40% After deductible	20% After deductible	40% After deductible	20% After deductible	40% After deductible

\* If you are enrolled in one of the HSA Options and have individual coverage (the "You Only" coverage category), you must meet the individual deductible each year before the option starts paying benefits. If you have family coverage (the "You + Spouse" or "You + Children" coverage category), you must meet the family deductible before the option starts paying benefits, even if only one family member has claims. However, an individual enrolled in "You Only" coverage will be responsible for no more than \$4,300 in out-of-pocket in-network expenses if enrolled in the \$1,500/\$3,000 Option or \$5,500 in out-of-pocket in-network expenses if enrolled in the \$2,500/\$5,000 Option.