



Health Care

Medical

MEDICAL OPTIONS AT A GLANCE	HSA Option 1 (\$1,600/\$3,200) ⁽¹⁾ (Medical + Rx)		HSA Option 2 (\$2,600/\$5,200) ⁽¹⁾ (Medical + Rx)		HRA Option (\$1,600/\$3,200) ⁽²⁾ (Medical Only)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible						
You Only/Family	\$1,600/\$3,200	\$3,200/\$6,400	\$2,600/\$5,200	\$5,200/\$10,400	\$1,600/\$3,200	\$3,200/\$6,400
Oncor Contributions⁽³⁾						
You Only/You + Family	\$250/\$500					
Total Incentives You May Earn						
You Only/You + Spouse	\$2,000/\$2,300					
Coinsurance Maximum						
You Only/Family	\$2,700/\$5,400	\$5,400/\$10,800	\$2,900/\$5,800	\$5,800/\$11,600	\$2,700/\$5,400	\$5,400/\$10,800
Out-of-Pocket Maximum						
You Only/Family	\$4,300/\$8,600	\$8,600/\$17,200	\$5,500/\$11,000	\$11,000/\$22,000	\$4,300/\$8,600	\$8,600/\$17,200
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

(1) For "You Only" coverage, you must meet the individual deductible before the option starts paying benefits. However, an individual will be responsible for no more than \$4,300 if enrolled in the HSA Option 1 (\$1,600/\$3,200) or \$5,500 if enrolled in the HSA Option 2 (\$2,600/\$5,200), in out-of-pocket in-network expenses. For "You + Spouse," "You + Children," or "You + Family" coverage, you must meet the family deductible before the option starts paying benefits, even if only one family member has claims. However, an individual will be responsible for no more than \$4,300 if enrolled in the HSA Option 1 (\$1,600/\$3,200) or \$5,500 if enrolled in the HSA Option 2 (\$2,600/\$5,200), in out-of-pocket in-network expenses. The maximum out of pocket for family coverage is \$8,600 if enrolled in the HSA Option 1 (\$1,600/\$3,200) or \$11,000 if enrolled in the HSA Option 2 (\$2,600/\$5,200), for in-network expenses.

(2) Frozen to new participants as of January 1, 2022.

(3) The employer contribution is prorated based on the number of eligible full months remaining in the year upon enrollment in the HSA Medical options.