

MEDICAL BENEFITS

Medical Options At-a-Glance

Medical Coverage	HSA Option 1 ⁽¹⁾ (\$1,700 / \$3,400)		HSA Option 2 ⁽¹⁾ \$2,700 / \$5,400		HRA Option ⁽²⁾ (\$1,700 / \$3,400)	
	Medical + Rx		Medical + Rx		Medical Only	
Annual Deductible	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
You Only / You + Family	\$1,700 / \$3,400	\$3,400 / \$6,800	\$2,700 / \$5,400	\$5,400 / \$10,800	\$1,700 / \$3,400	\$3,400 / \$6,800
Oncor Contributions⁽³⁾						
You Only / You + Family	\$250 / \$500					
Total Incentives You May Earn	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
You Only / You + Spouse	\$2,000 / \$2,300					
Coinsurance Maximum	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
You Only / You + Family	\$2,800 / \$5,600	\$5,600 / \$11,200	\$3,000 / \$6,000	\$6,000 / \$12,000	\$2,800 / \$5,600	\$5,600 / \$11,200
Out-of-Pocket Maximum	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
You Only / You + Family	\$4,500 / \$9,000	\$9,000 / \$18,000	\$5,700 / \$11,400	\$11,400 / \$22,800	\$4,500 / \$9,000	\$9,000 / \$18,000
Service	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
Lifetime Maximum Medical Benefit	Unlimited					

(1) If you have individual coverage ("You Only"), you must meet the individual deductible before the option starts paying benefits. An individual will be responsible for no more than \$4,500 if enrolled in the HSA Option 1 (\$1,700/\$3,400) or \$5,700 if enrolled in the HSA Option 2 (\$2,700/\$5,400), 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 \$4,500 if enrolled in the HSA Option 1 (\$1,700/\$3,400) or \$5,700 if enrolled in the HSA Option 2 (\$2,700/\$5,400), in out-of-pocket in-network expenses. The maximum out of pocket for family coverage is \$9,000 if enrolled in the HSA Option 1 (\$1,700/\$3,400) or \$11,400 if enrolled in the HSA Option 2 (\$2,700/\$5,400), 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 an HSA Medical Option.

▶ INTRODUCTION

▶ HEALTH CARE

- **Medical Benefits**
 - Prescription Drug Benefits
 - HSA/HRA
 - Dental Benefits
 - Vision Benefits
 - Tools to Manage Your Health
 - Live Well Incentives

▶ FINANCIAL SECURITY

▶ OTHER BENEFITS

▶ CONTACTS