## Southeastern Indiana School Insurance Trust Sunman-Dearborn Community School Corporation Benefit Summary (Non-cert 20 deductions) (for the period January 1, 2024 - December 31, 2024)

| MEDICAL  |   |                               |  |
|--|---|-------------------------------|--|
| Benefits   | Plan 1 (HSA)  | Plan 2 (HSA)                  |  |
|  | Network   | Network                       |  |
| Deductible   |   |                               |  |
| Individual   | \$3,200   | \$6,000                       |  |
| Family   | \$6,000   | \$12,000                      |  |
| Inpatient/Outpatient Hospital<br>Services  | 0% after deductible   | 0% after deductible           |  |
| Max Out of Pocket (OOP)  |   |                               |  |
| Individual   | \$4,000   | \$6,000                       |  |
| Family   | \$8,000   | \$12,000                      |  |
| Office Visit (Primary/Specialty)   | \$50 copay - deductible applies first,<br>then copay up to OOP max                      | covered 100% after deductible |  |
| Anthem Telemedicine Visit  | \$50 copay - deductible applies first,<br>then copay up to OOP max                      | covered 100% after deductible |  |
| Preventive Care  | covered 100% (no deductible)  | covered 100% (no deductible)  |  |
| Emergency Room   | \$250 copay - deductible applies first,<br>then copay up to OOP max                     | covered 100% after deductible |  |
| Urgent Care Facility   | \$75 copay - deductible applies first,<br>then copay up to OOP max                      | covered 100% after deductible |  |
| <b>Prescription Drugs - Pharmacy</b><br>Tier 1 - Most Generics<br>Tier 2 - Brand Preferred<br>Tier 3 - Brand Non-Preferred   | \$20 *<br>\$50 *<br>\$80 *<br>* deductible applies first, then copay<br>up to OOP max   | covered 100% after deductible |  |
| <b>Prescription Drugs - Mail Order</b><br>Tier 1 - Most Generics<br>Tier 2 - Brand Preferred<br>Tier 3 - Brand Non-Preferred | \$40 *<br>\$100 *<br>\$160 *<br>* deductible applies first, then copay<br>up to OOP max | covered 100% after deductible |  |
| Preventive Rx  | \$20  | \$20                          |  |

| DENTAL                            |              |  |
|-----------------------------------|--------------|--|
| Benefits                          | Network      |  |
| Calenar Year Max                  | \$1,000      |  |
| Deductible (Individual/Family)    | \$50 / \$150 |  |
| Preventive (2 cleanings per year) | 100%         |  |
| Minor Restorative Services        | 80%          |  |
| Basic                             | 80%          |  |
| Major                             | 50%          |  |
| Orthodontia                       | 50%          |  |
| Ortho Lifetime Max                | \$1,000      |  |

|               | Per deduction (20 deductions) |  |
|---------------|-------------------------------|--|
| Employee Only | \$16.80                       |  |
| Family        | \$69.60                       |  |

|                     | Per deduction (20 deductions) | Per deduction (20 deductions) |
|---------------------|-------------------------------|-------------------------------|
| Employee Only       | \$11.20                       | \$0.05                        |
| Employee/child(ren) | \$419.20                      | \$240.40                      |
| Employee/spouse     | \$572.80                      | \$362.80                      |
| Family              | \$829.00                      | \$567.40                      |