# 2016 Health Plan Offerings

## BEST VALUE Plan
College Contributes into HSA: $500 Single / $1,000 Family

### Medical Summary
**Effective 1/1/2016**

- **Deductibles**
  - HDHP: $1,500 / $3,000
  - Family: $3,000 / $6,000

- **Coinsurance**
  - 100%

**Out-of-Pocket**

- **Medical**
  - $4,000 / $8,000

- **Prescription Drug**
  - Included in Medical

**Office Visits**

- **Annual Preventive Exam**
  - Plan pays 100%

- **Routine Vision Exam**
  - Plan pays 100%

- **Office Visits (PCP)**
  - $25 copay after deductible

- **Specialist Visits**
  - $40 copay after deductible

- **Chiropractic Care**
  - $25 copay after deductible

**Emergency Care**

- **Emergency Room**
  - $100 copay after deductible

- **Urgent Care**
  - $25 copay after deductible

**Inpatient / Outpatient Services**

- **Inpatient Hospital**
  - Plan pays 100% after deductible

- **Ambulatory Day Surgery**
  - Plan pays 100% after deductible

- **Diagnostic X-Ray/Lab**
  - Plan pays 100% after deductible

- **Imaging (CT/PET Scans, MRIs)**
  - Plan pays 100% after deductible

- **Durable Medical Equipment**
  - Plan pays 70% after deductible

**Prescription Drugs**

**Deductible applies then.**

- **Retail (30 days)**
  - $15/$30/$60

- **Mail (90 days)**
  - $30/$60/$90

*MERP Reimbursement: $125 Inpatient and $50 Outpatient

Plan Design Change effective 1/1/2016

### 2016 Employee Monthly Contributions

<table>
<thead>
<tr>
<th></th>
<th>HDHP Direct</th>
<th>HDHP Select</th>
<th>Direct</th>
<th>Select</th>
<th>Harvard Pilgrim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee:</td>
<td>$19.94</td>
<td>$103.93</td>
<td>$88.94</td>
<td>$186.16</td>
<td>$527.18</td>
</tr>
<tr>
<td>Family:</td>
<td>$51.64</td>
<td>$270.17</td>
<td>$230.34</td>
<td>$483.31</td>
<td>$1,356.78</td>
</tr>
</tbody>
</table>

This is a summary of benefits. If there are any discrepancies between this and the Fallon/HPUC summaries, the Fallon/HPUC summaries will take precedence.