

HD Core 1			
Plan Features	In-Network		Out-of-Network
Aggregate Deductible	\$5,000/Individual	\$10,000/Family	Out-of-Network claims are not covered
Aggregate Maximum Out-of-Pocket Expense	\$8,000/Individual	\$14,000/Family*	Out-of-Network claims are not covered
Coinsurance (plan pays after deductible)	70%		Out-of-Network claims are not covered
*Individual maximum of \$9,200 is embedded for covered individuals with Dependent coverage.			
Preventative Services Benefits	In-Network	Out-of-Network	
HCR Preventative Services	100%	0%	
Adults (19+): Urinalysis, CBC, cholesterol, EKG, hemoglobin, vitamin D levels	100%	0%	
Children (0-18): Urinalysis, CBC, hemoglobin	100%	0%	
Enhancement Package	In-Network	Out-of-Network	
Office Visit Co-pay for General/Family/Internal/Pediatrics/OBGYN/Psychiatry/Psychologist	70%	0%	
Office Visit Co-pay for Specialist (excludes any other procedures performed at the visit.)	70%	0%	
Urgent Care	70%	0%	
Prescription Drug	In-Network	Out-of-Network	
Generic / Preferred / Non-Preferred	10/10/10% (30-day) 10/10/10% (90-day mail) 10/10/10% (90-day retail)	0%	
Specialty EHB Drug	10/10/10%	0%	
Specialty Non-EHB Drug	100% coverage is available through SaveOnSP Program Participation.		
Total Trust Perks			
Life Insurance	\$15,000 on primary insured (SunLife)		
Accident Insurance	Standard plan on primary insured with \$25 wellness benefit (SunLife)		
Critical Illness	\$5,000 on primary insured with \$25 wellness benefit (SunLife)		
Virtual Urgent Care	\$15 fee (MUSC)		
Employee Assistance Programs (EAP)	Wellthy end-of-life planning support.		
Health Management Programs	Prevention and Wellness, Chronic Condition Care, Maternity Wellness, Case Management		