

HD Pinnacle 1				
Plan Features	In-Network		Out-of-Network	
Aggregate Deductible	\$2,000/Individual	\$4,000/Family	\$4,000/Individual	\$8,000/Family
Aggregate Maximum Out-of-Pocket Expense	\$2,000/Individual	\$4,000/Family	Unlimited	
Coinsurance (plan pays after deductible)	100%		50%	
Preventative Services Benefits	In-Network		Out-of-Network	
HCR Preventative Services	100%		0%	
Adults (19+): Urinalysis, CBC, cholesterol, EKG, hemoglobin, vitamin D levels	100%		50%	
Children (0-18): Urinalysis, CBC, hemoglobin	100%		50%	
Prescription Drug	In-Network		Out-of-Network	
Generic / Preferred / Non-Preferred	100/100/100% (30-day) 100/100/100% (90-day mail) 100/100/100% (90-day retail)		0%	
Specialty EHB Drug	100/100/100%		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			