

HD Pinnacle 4				
Plan Features	In-Network		Out-of-Network	
Aggregate Deductible	\$2,500/Individual	\$5,000/Family	\$5,000/Individual	\$10,000/Family
Aggregate Maximum Out-of-Pocket Expense	\$6,000/Individual	\$12,000/Family*	Unlimited	
Coinsurance (plan pays after deductible)	90%		45%	
*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%	45%	
Children (0-18): Urinalysis, CBC, hemoglobin		100%	45%	
Prescription Drug		In-Network	Out-of-Network	
Generic / Preferred / Non-Preferred		90/80/70% (30-day) 90/80/70% (90-day mail) 90/80/70% (90-day retail)	0%	
Specialty EHB Drug		90/80/70%	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		