






2018 MEDICAL PLAN CHART COMPARISON – HRA vs. HSA



Plan Differences

2018 Benefits	Health Reimbursement Account (HRA) In Network/Out-of-Network	Health Savings Account (HSA) In Network/Out-of-Network
Payroll Contributions	Higher than the Health Savings Account Plan	Lower than the Health Reimbursement Account Plan
Plan Deductible (combined Medical/Pharmacy)	 Individual: \$900 / \$1,800 Family: \$1,800 / \$3,600	 Individual: \$2,700 / \$4,000 Family: \$5,400 / \$8,000
Generic Medication	Plan deductible waived for generic and preventative medications	Plan deductible applies (with exception of preventative medications)
Employer Account Funding Contribution (HRA/HSA)	N/A	 Additional \$20 per pay period (single enrollees) and \$30 per pay period (all other tiers). Funding is processed on a per pay period basis.
Employee Funding Contributions (HRA/HSA)	Not allowed into the HRA	Pretax contributions allowed, up to federal limits. Contributions also grow tax free and may be used for medical expenses tax-free
Flexible Spending Account (FSA) Participation	Full Health Care Spending Account allowed for all medically eligible expenses as defined by the IRS. (\$2,600 maximum in 2017)	Post Deductible Health Care Spending Account (for dental and vision claims only until deductible has been met, then converts to general purpose to include medical expenses.)
Annual Out-of-Pocket Maximum	 Individual: \$4,000 / \$8,000 Family: \$8,000 / \$16,000	 Individual: \$5,000 / \$8,000 Family: \$10,000 / \$16,000

These are only the highlights of your plan. For a complete list of both covered and not-covered services, see the summary plan description. If there are any differences between this page summary and the plan document, the information in the plan documents takes precedence.



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Plan Similarities

2018 Benefits

Health Reimbursement Account (HRA) and Health Savings Account (HSA)
In Network/Out-of-Network

Health Assessment Completion	Required in order to receive incentive funding for preventive care exam.
Preventive Care Exam = Employer Incentive Funding Contribution (HRA/HSA)	Employees and covered spouses are eligible for \$300 in incentive rewards for receiving a preventive care exam and completing their online health assessment between 1/1/2018 – 12/31/2018. This process is optional, but highly encouraged to receive the incentive funding contribution.
 Plan Deductible Administration	After an individual family member meets their individual plan deductible, the plan <u>will</u> pay claims for that person, less any coinsurance. Then, remaining family members work toward family deductible. When family deductible has been met, all members receive benefits under the plan.
 Annual Out-of-Pocket Maximum Administration	After an individual family member meets the individual Out of Pocket Maximum, the plan will pay 100% of covered expenses for that person. Then, all family members contribute towards the family Out of Pocket (OOP) Maximum. When the family OOP Maximum has been met, the plan will pay 100% of covered expenses for all family members.
Preventive Services	Free / 50% coinsurance after deductible
Office Visits	20% coinsurance after deductible / 50% coinsurance after deductible
Inpatient/Outpatient Services	20% coinsurance after deductible / 50% coinsurance after deductible
Emergency and Urgent Care Services	20% coinsurance after in network deductible (out-of-network is covered at the same rate)
Pharmacy Coinsurance (30 day Rx)	Generic 30% (subject to a maximum of \$50) Preferred Brand 30% (subject to a maximum of \$150) Non-Preferred Brand 30% (subject to a maximum of \$250)
Pharmacy Coinsurance (90 day Rx)	Generic 30% (subject to a maximum of \$125) Preferred Brand 30% (subject to a maximum of \$375) Non-Preferred Brand 30% (subject to a maximum of \$625)
Fitness Discount	Eligible members can earn up to \$20 credit each month (maximum of \$40 per family) towards fitness center dues by working out at least 8 times a month at participating centers.
Preventive Medications	Preventive medications are not subject to the deductible. Find a list of qualifying preventive drugs at bluecrossmnonline.com .

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