

 **PRESBYTERIAN INSURANCE COMPANY INC.**

**Vantage HSA—High Deductible Health Plan (HDHP)
PPO Plans — Small and Large Group**

| Benefits | 0% Options | | 20% Options | |
|--|--|---|---|---|
| | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Individual Deductible (Calendar Year) Family = 2 x deductible | IIP10325—\$1,500 ⁴ IIP10327—\$2,000 ⁴ IIP10329—\$2,500 ⁵ IIP10331—\$5,000 ⁵ | IIP10325—\$3,000 ⁴ IIP10327—\$4,000 ⁴ IIP10329—\$5,000 ⁵ IIP10331—\$10,000 ⁵ | IIP10333—\$1,500 ⁴ IIP10335—\$2,000 ⁴ IIP10337—\$2,500 ⁵ | IIP10333—\$3,000 ⁴ IIP10335—\$4,000 ⁴ IIP10337—\$5,000 ⁵ |
| Annual Out-of-Pocket Maximum (includes deductible) | Equal to deductible | Two times deductible | Two times deductible | |
| Physician Services | | | | |
| Non-Specialist office visit | \$0 ³ | 30% ³ | 20% ³ | 40% ³ |
| Specialist office visit | \$0 ³ | 30% ³ | 20% ³ | 40% ³ |
| Preventive Care Services | \$0 ² | 30% ³ | \$0 ² | 40% ³ |
| Hospital¹ | | | | |
| Inpatient (per admit) | \$0 ³ | 30% ³ | 20% ³ | 40% ³ |
| Outpatient (per visit) | \$0 ³ | 30% ³ | 20% ³ | 40% ³ |
| Urgent Care | \$0 ³ | \$0 initial visit ³ /30% ³ | 20% ³ | 20% initial visit ³ /40% ³ |
| Emergency Care | \$0 ³ | \$0 initial visit ³ /30% ³ | 20% ³ | 20% initial visit ³ /40% ³ |
| Diagnostic Tests | | | | |
| Lab and X-ray | \$0 ³ | 30% ³ | 20% ³ | 40% ³ |
| MRI ¹ , PET ¹ , CAT ¹ | \$0 ³ | 30% ³ | 20% ³ | 40% ³ |
| Acupuncture, Chiropractic, Biofeedback (\$1,500 calendar year max combined) | \$0 ³ | 50% ³ | 20% ³ | 50% ³ |
| Transplants¹ | \$0 ³ | 50% ³ | 20% ³ | 50% ³ |
| Health Savings Account (HSA) | See separate illustration for details. Access to an integrated HSA available from Health Equity. | | | |
| Prescription Benefit Options | | | | |
| Preferred Generic | \$0 ³ | 50% ³ | 20% ³ | 50% ³ |
| Preferred Brand | \$0 ³ | | 20% ³ | |
| Non-Preferred | \$0 ³ | | 30% ³ | |

¹Benefit Certification will be required. ²Not subject to deductible. ³After deductible is met. ⁴The entire family deductible must be met before plan pays for any service except Preventive Care. Any contract/plan with two or more members enrolled is considered a "family." ⁵Embedded Individual Deductible. If family coverage is elected, deductibles can be met on an individual basis for these plan options.

A six-month pre-existing limitation applies for all members 19 years of age or older. This may be reduced or eliminated with proof of prior creditable coverage.

This summary of Covered Benefits and services is subject to the provisions of the Group Subscriber Agreement and cannot modify or affect the Group Subscriber Agreement in any way, nor shall you accrue any rights because of any statement in or omission from this summary. Refer to the Schedule of Benefits or Group Subscriber Agreement for more details on all Covered Benefits and Exclusions.



A HASSLE-FREE HEALTHEQUITY[®] HSA: A HEALTHY CHOICE FOR SAVING

Discover an easy, hassle-free health savings account (HSA) from HealthEquity and discover the best way to save for health care, and a great way to save on taxes.

What Is an HSA?

An HSA is a tax-free savings account that works with a qualified health plan to help you pay your insurance deductible and qualified out-of-pocket medical expenses.

You take the money you would have paid for higher health insurance premiums and use it to pay qualified medical expenses or save it and let it grow from year to year. What's more:

- ▶ Your HSA—including all the money you and your employer contribute—is yours.
 - You won't lose it if you don't spend it, change jobs, retire, or leave the health plan.
- ▶ You never pay taxes on withdrawals for qualified medical expenses¹.
- ▶ Your money earns interest and you don't pay taxes on the interest earned¹.
- ▶ Your contributions are tax-free and reduce your overall taxable income.

Individual HSA Contribution Limit



\$3,050 (2011)

\$3,100 (2012)

Family HSA Contribution Limit



\$6,150 (2011)

\$6,250 (2012)

Why Choose a HealthEquity[®] HSA?

Your HealthEquity HSA includes:

- ▶ **Easy-to-use online access to claims and payments**—access claims², pay bills, get reimbursements, and more—all from a single, easy-to-use online portal.
- ▶ **Live service 24/7/365**—get the same service at 2 a.m. or 2 p.m. from knowledgeable, US-based HealthEquity Member Services specialists.
- ▶ **Remarkable education and support**—Rely on HealthEquity Member Services and online resources to get the most from your HSA, find comparative pricing on prescriptions and medical services, research diseases, and more.
- ▶ **Everything you get from a typical HSA and more**—including:
 - FDIC-insured cash deposits that earn competitive interest rates
 - Free mutual fund investment options with no transaction fees³
 - Free HealthEquity Visa[®] health account card[†]

Who's Eligible for an HSA?

Anyone meeting the following requirements is eligible for an HSA.

- ▶ Be enrolled in a qualified health plan.
- ▶ Have no other health coverage except what's permitted by the IRS (see IRS Publication 969).
- ▶ Not be enrolled in Medicare.
- ▶ Not be claimed as a dependent on someone else's tax return.