

Plan Year: September 1, 2026 - August 31, 2027 | In-Network Benefits - HealthNow Administrative Services, using the Highmark BCBS network

HDHP PLAN		IN-NETWORK
DEDUCTIBLE		
Individual / Family		\$2,000 / \$4,000
COINSURANCE		
Percentage you pay after your deductible is met		20%
MAXIMUM OUT-OF-POCKET		
Individual / Family		\$4,450 / \$7,400
PREVENTIVE CARE		
Annual Well Check, Immunizations & Other Related Services		\$0
FACILITY VISITS		
Telemedicine - Teladoc		20% after deductible
Primary Care		20% after deductible
Specialist		20% after deductible
Urgent Care		20% after deductible
Emergency Room		20% after deductible
Inpatient Hospital		20% after deductible
Outpatient Surgery		20% after deductible
OUTPATIENT DIAGNOSTIC SERVICES		
Lab Services, X-Ray Services, CT/PET Scan, MRI		20% after deductible
VISION		
Exam - Covered 100%, 1 exam every 24 months		Covered
Glasses and Lens		Not covered
PRESCRIPTIONS - SMITHRX		
Tier 1 - Generic		\$0 copay after deductible
Tier 2 - Preferred Brand		\$25 copay after deductible
Tier 3 - Non-Preferred Brand		30% coinsurance, max \$100/prescription after deductible
Tier 4 - Specialty*		30% coinsurance, max \$100/prescription after deductible
Mail Order - 90-day supply		2x retail after deductible

*May require a small manufacturer's copay. Out-of-Network: refer to the Summary of Benefits and Coverage at www.myunitedelectric.com/legal.

NON-SMOKER RATE - MEDICAL & RX (24 PAYS)				SMOKER RATE - MEDICAL & RX (24 PAYS)			
	\$0-\$49,999.99	\$50,000-\$74,999.99	\$75,000+		\$0-\$49,999.99	\$50,000-\$74,999.99	\$75,000+
Employee Only	\$117	\$128	\$132	Employee Only	\$153	\$167	\$173
Employee + Spouse	\$330	\$361	\$372	Employee + Spouse	\$366	\$400	\$413
Employee + Child(ren)	\$235	\$257	\$266	Employee + Child(ren)	\$271	\$296	\$306
Employee + Family	\$434	\$476	\$492	Employee + Family	\$470	\$516	\$533

Rates shown are per-pay employee contributions, based on 24 pays per year and annual base earnings. HNAS: 1-855-550-3733 | portal.myhnas.com • SmithRx: 1-844-454-5201 | member.mysmithrx.com