

**Plan Year: September 1, 2025 – August 31, 2026**
**HDHP PLAN**
**IN-NETWORK** – HealthNow Administrative Services, using the Highmark BCBS 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**

 Preventive Care – Annual Well Check, Immunizations, and 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%
Exam Frequency	1 exam every 24 months
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 to a maximum of \$100/prescription
Tier 4 – Specialty*	30% coinsurance to a maximum of \$100/prescription
Mail Order – 90-day supply	2x retail after deductible

**OUT-OF-NETWORK** - Refer to Summary of Benefits and Coverage found at

[www.myunitedelectric.com/legal](http://www.myunitedelectric.com/legal)
**NON-SMOKER RATE FOR MEDICAL & PRESCRIPTION COVERAGE (24 PAYS)**

	IF YOU EARN \$0 - \$49,999.99	IF YOU EARN \$50,000 - \$74,999.99	IF YOU EARN \$75,000 +
Employee Only	\$111	\$121	\$125
Employee + Spouse	\$311	\$340	\$351
Employee + Child(ren)	\$222	\$242	\$251
Employee + Family	\$409	\$449	\$464

**SMOKER RATE FOR MEDICAL & PRESCRIPTION COVERAGE (24 PAYS)**

	IF YOU EARN \$0 - \$49,999.99	IF YOU EARN \$50,000 - \$74,999.99	IF YOU EARN \$75,000 +
Employee Only	\$145	\$158	\$163
Employee + Spouse	\$345	\$377	\$389
Employee + Child(ren)	\$256	\$279	\$289
Employee + Family	\$443	\$486	\$502

\*May require a small manufacturer's copay.