



Educators
Health
 Alliance

Explanation of The \$3,500 High Deductible HSA Eligible Health Plan

Example: \$3,500 High Deductible Health Plan				
	2018-19		2019-20	
	Single	Family	Single	Family
Deductible	Included in Maximum		Included in Maximum	
Coinsurance Maximum	Included in Maximum		\$400.00	\$800.00
Pharmacy Maximum	Included in Maximum		Included in Maximum	
Sub Total	Included in Maximum		Included in Maximum	
Non-Pharmacy Copays*	Included in Maximum		Included in Maximum	
Total Member Maximum	\$3,500	\$6,850	\$3,900	\$7,650

Single only:

Members on a single plan will have 1st dollar responsibility minus the BCBS discounts (Which can be found on MyBlue). Once the full \$3,500 deductible has been met, the member will enter into a 90/10 coinsurance for the next \$400.00, until the member reaches their \$3,900.00 out of pocket maximum.

Example of Coinsurance after \$3,500: If a medical bill is \$100.00, Blue Cross Blue Shield of Nebraska will pay \$90.00 and the member will pay \$10.

When the member has reached the \$400 threshold with a total out-of-pocket of \$3,900 they have now reached the maximum. Now the member is covered at 100%.

Family only:

For members on a family plan will have 1st dollar responsibility minus the BCBS discounts (Which can be found on MyBlue) until they satisfy the family \$6,850 deductible. Once the family deductible has been met, the members will enter into a 90/10 coinsurance for the next \$800.00 until the family satisfies the \$7,650 out of pocket maximum.

Example of Coinsurance after \$6,850: If a medical bill is \$100.00, Blue Cross Blue Shield of Nebraska will pay \$90.00 and the member will pay \$10.

When the member has reached the \$800 threshold with a total out-of-pocket of \$7,650 they have now reached the maximum. Now the entire family is covered at 100%.

Remember one person or the entire family combined must meet \$6,850 before coinsurance is applied. This is also applies to the \$7,650 maximum. One person or the entire family combined must meet the \$7,650 to be covered at 100%.