Healthy Savings Plan

The Healthy Savings Plan is coupled with an HSA, and your employer makes an annual contribution to your savings account, which helps increase your savings for qualified health care expenses. Visit https://umurl.us/hsp for more information.

About the plan

- You pay the full cost of medical services and prescription drugs until you reach your annual deductible.
- The price of medical services and prescription drugs are discounted. You pay the total of that discounted price until the deductible is met.
- After you meet the deductible, you'll pay 10% of the cost of covered in-network medical services and prescription drugs until you reach the out-of-pocket limit (which is comprised of deductibles, coinsurance, and prescription drug charges).
- Once the annual out-of-pocket limit is met, the plan will pay 100% of covered services and prescription drugs for the rest of the year.
- The deductible for the Healthy Savings Plan combines medical services and prescription drug expenses, rather than having one deductible for medical services and another for prescription drugs.
- In the same way, the out-of-pocket limit combines medical and prescription expenses.
- You may be eligible for a Dependent Care Flexible Spending Account (FSA), but not a Health Care FSA since your health care expenses can be covered by an HSA.

### Deductibles and out-of-pocket limits

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Combined medical and prescription deductible</td>
<td>$1,500/self; $3,000/family*</td>
<td>$3,000/self; $6,000/family*</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Combined medical and prescription out-of-pocket limit</td>
<td>$3,000/self; $6,000/family*</td>
<td>$6,000/self; $12,000/family*</td>
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</tbody>
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* Only the individual or family amount must be satisfied, based on whether you choose self or family coverage.

** 90-day fill/refill at Mizzou pharmacies at same cost as mail-order.

Note: Full premium amounts are available on the premiums list. Out-of-network costs can be seen on the medical plan comparison chart. Visit http://umurl.us/enrolguide for more.

Tip: Maximize your convenience and savings with 24/7 access to registered nurses, discount programs, and more. Details at https://umurl.us/healthtool.

“Since my employer contributes to my HSA, it gives me the flexibility to plan ahead for my health care like I plan ahead for my son’s future.”