

Health Plan Options

\$750 Deductible Health Plan

- You must meet a \$750 per person or a \$1,875 family deductible (family of 3 or more).
- Copayment: Emergency Room \$250.
- After the deductible has been met when using a DAKOTACARE network provider, 25% coinsurance applies until the out-of-pocket maximum has been met.
- A separate prescription drug deductible of \$50 per person applies before prescription drug coverage begins.

\$1,250 Deductible Health Plan

- You must meet a \$1,250 per person or a \$3,125 family deductible (family of 3 or more).
- Copayment: Emergency Room \$250.
- After the deductible has been met when using a DAKOTACARE network provider, 25% coinsurance applies until the out-pocket-maximum has been met.
- A separate prescription drug deductible of \$50 per person applies before prescription drug coverage begins.

\$1,800 Deductible Health Plan with Health Savings Account (HSA)

- All eligible health plan expenses, including prescription drugs, apply toward meeting the deductible.
- There is a \$1,800 deductible for single coverage and a \$3,600 deductible for family coverage. The family deductible must be met by one or more individuals before any benefits will be paid.
- After the deductible has been met when using a DAKOTACARE network provider, 25% coinsurance applies until the out-pocket-maximum has been met.
- Members pay for prescription drug expenses, which apply to the deductible until the deductible has been met. After the deductible has been met, the member pays 25% coinsurance after reimbursement by DAKOTACARE.

HSA MAXIMUM CONTRIBUTION FOR FY15

You can make tax-free contributions to your HSA, up to limits established by the IRS. The following are the maximum contributions you can make to your HSA in FY15 according to IRS regulations.

	HSA Contribution 2014*
Participant	\$3,300
Participant and spouse, children, or family	\$6,550

* Catch-up contributions are allowed for individuals age 55 or older and each individual age 55 or older can contribute an additional \$1,000 in FY15. Consult your financial planner or accountant for more information.