

MEDICAL SUMMARY | OFFICE EMPLOYEE

	GOLD PPO PLAN	SILVER PPO PLAN	CONSUMER VALUE HDHP
	<i>You Pay</i>	<i>You Pay</i>	<i>You Pay</i>
Preventative Care	Covered in full	Covered in full	Covered in full
Doctor's Office Visits	Copay only	Copay only	Copay begins <i>after</i> deductible is met
Prescription Drug Coverage—Retail	\$10 / \$30 / \$60	\$10 / \$30 / \$60	\$10 / \$30 / \$60 <i>after</i> deductible is met
Virtual Care (<i>online medical visit</i>)	Covered in full	Covered in full	\$49 copay <i>after</i> deductible is met
Urgent Care	Copay only	Copay only	\$50 copay <i>after</i> deductible is met
Emergency Room Care	\$250 copay, then deductible	\$250 copay, then deductible	\$250 copay <i>after</i> deductible is met
Hospitalization	0% after deductible	0% after deductible	0% after deductible
Annual Deductible*	\$3,000	\$6,000	\$3,500 single** \$7,000 family**
Out of Pocket Max*	\$6,850	\$6,850	\$4,500**
Flagger Force HSA Contribution	N/A	N/A	\$350 ¹

*Benefits illustrated above are for in-network services using Capital Blue Cross providers. Services incurred out-of-network are covered at a lower benefit schedule and are subject to balance billing above the plan allowed amount.

**Aggregate: All eligible family members contribute toward the family limit before the plan begins to pay.

¹ Employee must elect to contribute at least \$100 to their Health Savings Account (HSA) per year to receive Flagger Force HSA contribution.

OFFICE EMPLOYEE CONTRIBUTIONS

COVERAGE TIER	GOLD PPO PLAN CONTRIBUTION PER PAY	SILVER PPO PLAN CONTRIBUTION PER PAY	CONSUMER VALUE HDHP PLAN CONTRIBUTION PER PAY*
Employee Only	\$49.00	\$34.00	\$37.00
Employee + Spouse	\$107.00	\$82.00	\$85.00
Employee + Child(ren)	\$81.00	\$61.00	\$63.00
Employee + Family	\$135.00	\$104.00	\$107.00

*Consumer Value HDHP Contribution amount does not include individual HSA contributions.

For a complete look at Flagger Force's benefit offerings, reference the Benefits Guide. If you have questions regarding benefits, please visit FlaggerForce.com/Benefits or contact employee services at 717.461.7650 and press option 5 for human resources or at Benefits@FlaggerForce.com.