

MEDICAL PLAN OVERVIEW

A high-level view of your options



Aetna High Deductible Health Plan With HSA (HDHP)

Take control of your spending by keeping more of your paycheck through lower contributions, in exchange for higher deductibles. Save on health care expenses through tax-free contributions to your HSA or Limited Purpose FSA. Plus, WME Group automatically contributes to your HSA!



Aetna Open Access Network Only 80/0 Plan

Receive coverage for in-network care only (except for emergencies), while saving money with relatively low contributions and the lowest deductibles of all four plans.



Aetna Choice POS II 80/60 Plan

Balance the cost of your coverage and care with relatively low deductibles and moderate contributions.



Aetna Choice POS II 90/80 Plan

Keep your out-of-pocket costs as low as possible by paying a low coinsurance percentage and smaller copays, in exchange for higher contributions from your paycheck.

COMPARING FEATURES

How the plan features work in our plans

	Open Access Network Only 80/0 Plan Choice POS II 80/60 Plan Choice POS II 90/80 Plan	HDHP with HSA
Deductible	<ul style="list-style-type: none">• Does not need to be met to share all costs• Applies to certain medical diagnostic care only• “Embedded” deductible with dependents	<ul style="list-style-type: none">• Must be met before you share costs• Applies to all medical care (doctor visits, prescription drugs, etc.)• “Family” deductible with dependents
Sharing costs	<ul style="list-style-type: none">• For medical services like doctor’s visits and prescription drugs, you pay a fixed copay• For other services, you pay coinsurance	<ul style="list-style-type: none">• For all services once the deductible has been met, you pay coinsurance for medical care and/or a copay for prescription drugs
Out-of-pocket maximum	When covering dependents, an “embedded out-of-pocket maximum” applies.	
Preventive care	<ul style="list-style-type: none">• Always covered at 100% when you see an in-network provider	<ul style="list-style-type: none">• Always covered at 100% when you see an in-network providers• Some prescription drugs are considered preventive too
Savings and spending accounts	<ul style="list-style-type: none">• Health Care FSA (HCFSA) only; funds are “use it or lose it”	<ul style="list-style-type: none">• Health Savings Account (HSA); funds roll over• Limited Purpose FSA for dental and vision expenses; “use it or lose it”

MORE ON THE HDHP

Taking a closer look at how the HDHP with HSA works



What You Pay for Care

The full cost of medical care – like going to the doctor and filling a prescription – until you meet the **plan deductible**.



What WME Group and You Pay for Care

- Once you've met the plan deductible, you and WME Group share the cost of all medical care you receive through **coinsurance** and copays for in-network prescription drugs.
- WME Group covers **80%** of the cost of in-network medical care.



What WME Group Pays for Care

- All of your in-network preventive care** – like check ups – is always free to you, with WME Group paying 100% of the cost of this care.
- Once you've met the plan's **out-of-pocket maximum**, WME Group pays for 100% of the cost of care.

The HSA Helps You Cover What You Pay for Care

Just for enrolling in the HDHP, **WME Group will contribute to your HSA**, which gives you a head start on covering the cost of medical care before you've met your deductible. In addition, you can contribute to the HSA up to the annual IRS maximums. For any balance you don't use, you can roll it over to the next year and even invest your balance, with tax-free interest earnings.

COVERAGE AT A GLANCE

A glimpse at coverage in all four plans; for details, visit the Digital Benefits Guide

HDHP with HSA	Open Access Network Only 80/0 Plan	Choice POS II 80/60 Plan	Choice POS II 90/80 Plan
Annual deductible (Individual/Dependents)			
In-network	\$2,000/\$4,000	\$250/\$625	\$500/\$1,500
Out-of-network	\$4,000/\$8,000	N/A	\$1,000/\$3,000
Office visits (PCP)			
In-network	You pay 20% after deductible	\$25 copay	\$25 copay
Out-of-network	You pay 40% after deductible	N/A	You pay 40% after deductible
Prescription drugs (30-day supply at an in-network retail pharmacy)			
Generic	\$20 copay after deductible	\$20 copay	\$20 copay
Preferred brand	\$30 copay after deductible	\$30 copay	\$30 copay
Non-preferred brand	\$40 copay after deductible	\$40 copay	\$40 copay

**Note: If you visit an out-of-network provider, you are responsible for any charges above the usual, customary, and reasonable (UCR) limits.*

BEST PLAN FOR ME

Considerations about which medical plan is best for you; use the Health Plan Cost Estimator for more

HDHP with HSA	Open Access Network Only 80/0 Plan	Choice POS II 80/60 Plan	Choice POS II 90/80 Plan
<ul style="list-style-type: none">Typically only seeking preventive care (vaccines, wellness visit) and infrequent medical care (like urgent care visits)Enjoy the benefits of a tax-advantaged Health Savings Account (HSA) that both you and WME Group contribute to, which you can use to pay for eligible expenses today and in the futureWant to pay the least amount for coverage out of your paycheck	<ul style="list-style-type: none">Only use in-network providers and don't need coverage for out-of-network providersLike the idea of having fixed, predictable copays for medical careFeel comfortable paying slightly more for coverage than the HDHP and not having out-of-network access in exchange for copays	<ul style="list-style-type: none">Want to have access to in- and out-of-network careLike the idea of having fixed, predictable copays for medical care even if paycheck contributions are among the highestFeel comfortable using a Flexible Spending Account (FSA) for out-of-pocket health care costs	<ul style="list-style-type: none">Almost exclusively use out-of-network providersFeel comfortable paying the highest paycheck contributions for more predictable copays rather than saving more in a tax-advantaged HSA and having less predictable expenses when receiving care

All plans cover the same comprehensive health care services and use the same **Aetna** network. To review how each plan covers care and learn more about your plan options, visit the Health Plan Cost Estimator at www.medplancompare.com/wmegrp.