

Medical

SelectHealth - 3200 HSA Qualified High Deductible Health Plan - SelectMed

	In-Network	Out-of-Network*
Preventive Care Services		
<i>See list of covered preventive services on pages 8-9, & 26</i>	Covered 100%	Not Covered
Deductible	You Pay	You Pay
Employee Only / Family	\$3,200 / \$6,400	\$6,400 / \$12,800
Out of Pocket Maximum		
Employee Only / Family	\$3,200 / \$6,400	\$8,500 / \$17,000
<small>Includes Copays, Coinsurance & Deductibles</small>		
Office Visits	You Pay	You Pay
Primary Care Provider	Covered 100% AD	40% AD
Specialist Physician	Covered 100% AD	40% AD
Urgent Care	Covered 100% AD	40% AD
Diagnostic Lab / X-Ray Services	You Pay	You Pay
Minor	Covered 100% AD	40% AD
Major	Covered 100% AD	40% AD
Hospital Services**	You Pay	You Pay
Outpatient	Covered 100% AD	40% AD
Inpatient	Covered 100% AD	40% AD
Maternity	Covered 100% AD	40% AD
Durable Medical Equipment**	Covered 100% AD	40% AD
Emergency Room	Covered 100% AD	
Mental Health Services**	You Pay	You Pay
Office Visits	Covered 100% AD	40% AD
Inpatient / Outpatient	Covered 100% AD	40% AD
Chiropractic <i>up to 20 visits per year</i>	Covered 100% AD	Not Covered

AD: After Deductible; HDHP: High Deductible Health Plan

*Member pays balance of billed charges above In-Network Rate. To receive the maximum benefits from the plan you should always use in-network providers. To find an in-network provider, visit www.selecthealth.org

**Preauthorization may be required

SelectHealth - 3200 Medical Plan	Medical Cost	
	WELLNESS RATE <i>Annual Physical Required</i>	NON-WELLNESS RATE <i>Without Annual Physical</i>
	Employee Cost Bi-Weekly (26)	Employee Cost Bi-Weekly (26)
Employee Only	\$63.22	\$90.47
Two-Party	\$110.09	\$159.14
Family	\$150.42	\$209.28

Wellness Rate

*Washington County makes a higher monthly contribution when you **receive an annual physical**. You are initially enrolled at the "Wellness Rate", to remain at this rate, **submit proof of service to HR within 60 days of the effective coverage date.**

HSA Preventive Drug List - Covered 100%

2024 Consumer Directed Healthcare (CDH) Preventive Medications - Standard Plus Generics Only

This list provides examples of commonly prescribed preventive medications. It is not an all-inclusive list; but many examples of medications in each category are listed.

This list does not indicate coverage. Please check with your plan administrator and/or benefit information materials if you have questions on coverage. Your cost share will be determined by your plan's drug coverage and formulary plan.

Coverage prior to the deductible being met may not be provided for every strength or dosage form of a listed medication.

ASTHMA/COPD

arformoterol
albuterol HFA
albuterol nebulizer solution
albuterol oral
breyna
budesonide oral inhalation
cromolyn nebulizer solution
ipratropium/albuterol
nebulizer solution ipratropium
nebulizer solution
fluticasone/salmeterol
formoterol
levabuterol nebulizer solution
metaproterenol
montelukast
roflumilast
terbutaline oral
theophylline
tiotropium cap-inhaler
wixela inhub
zafirlukast
zileuton er

BONE DISEASE AND FRACTURES

alendronate
ibandronate oral
raloxifene
risedronate
risedronate dr
zoledronic acid 5mg

CAVITIES

periomed
sodium fluoride rinse, gel, cream,
paste, tabs and drops

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COLONOSCOPY PREPARATION*

gavilyte-c
gavilyte-g
gavilyte-n
PEG-3350/electrolytes
sodium, potassium and
magnesium sulfates

DEPRESSION

citalopram
escitalopram
fluoxetine
fluoxetine dr
fluvoxamine
fluvoxamine er
paroxetine
paroxetine er
sertraline

DIABETES

acarbose
breyna
generic syringes, lancets and needles
glimepiride
glipizide
glipizide er
glipizide/metformin
glyburide
glyburide micronized
glyburide/metformin
metformin
metformin er
miglitol
nateglinide
pioglitazone
pioglitazone/glimepiride
pioglitazone/metformin
repaglinide
repaglinide/metformin
saxagliptin
saxagliptin/metformin

HEART DISEASE AND

STROKE BLOOD THINNERS

aspirin, 81 mg* & 325 mg
aspirin-dipyridamole er
clopidogrel
dabigatran
dipyridamole
jantoven
prasugrel
warfarin

CHOLESTEROL LOWERING

HMG-COA REDUCTASE INHIBITORS*

atorvastatin
fluvastatin
fluvastatin er
lovastatin
pravastatin
rosuvastatin
simvastatin

OTHER CHOLESTEROL LOWERING AGENTS

amlodipine/atorvastatin
cholestyramine
cholestyramine light
colesevelam
colestipol
ezetimibe
ezetimibe/simvastatin
fenofibrate
fenofibric acid
fenofibric acid dr
gemfibrozil
icosapent ethyl
niacin
niacin er
prevalite

2024 CDH Preventive Medications - Standard Plus Generics Only

HIGH BLOOD PRESSURE

ACE INHIBITORS

benazepril
captopril
enalapril
fosinopril
lisinopril
moexipril
perindopril
quinapril
ramipril
trandolapril

ACE INHIBITORS/DIURETIC COMBINATIONS

benazepril/hctz
captopril/hctz
enalapril/hctz
fosinopril/hctz
lisinopril/hctz
quinapril/hctz

ANGIOTENSIN II RECEPTOR ANTAGONISTS

candesartan
eprosartan
irbesartan
losartan
olmesartan
telmisartan
valsartan

ANGIOTENSIN II RECEPTOR ANTAGONISTS/DIURETIC COMBINATIONS

candesartan/hctz
irbesartan/hctz
losartan/hctz
olmesartan/hctz
telmisartan/hctz
valsartan/hctz

BETA BLOCKERS

acebutolol
atenolol
betaxolol
bisoprolol
metoprolol succinate er
metoprolol tartrate
nadolol
nebivolol
pindolol
propranolol
propranolol er
timolol

BETA BLOCKER/DIURETIC COMBINATIONS

atenolol/chlorthalidone
bisoprolol/hctz
metoprolol/hctz
propranolol/hctz

CALCIUM CHANNEL BLOCKERS

amlodipine
cartia xt
diltiazem
diltiazem cd
diltiazem er
felodipine er
isradipine
matzim la
nicardipine
nifedipine
nifedipine er
nisoldipine er
tiadyt er
taztia xt
verapamil
verapamil er
verapamil er pm
verapamil sr

DIURETICS

chlorthalidone
hydrochlorothiazide
indapamide
metolazone

OTHER HIGH BLOOD PRESSURE COMBINATIONS

amlodipine/atorvastatin
amlodipine/benazepril
amlodipine/olmesartan
amlodipine/olmesartan/hctz
amlodipine/telmisartan
amlodipine/valsartan
amlodipine/valsartan/hctz
trandolapril/verapamil er

MALARIA

atovaquone/proguanil
chloroquine
mefloquine
primaquine

MISC ANTIVIRALS

emtricitabine/tenofovir disoproxil fumarate (TDF) 200mg/300mg*

OBESITY

benzphetamine
diethylpropion
diethylpropion er
phendimetrazine
phendimetrazine er
phentermine

SMOKING-CESSATION*

bupropion sr 150mg
nicotine gum, lozenges and patches
varenicline

VITAMINS OR

MINERALS folic acid*
generic prenatal vitamins
generic pediatric multivitamins with fluoride*

*Please note that some of these medications are also subject to the Affordable Care Act (ACA) and may be covered by your plan at 100%. In addition, there are some medications that are subject to ACA that are not on this list i.e. contraceptives and some breast cancer preventatives that maybe also covered by your plan at 100%.

Express Scripts manages your prescription benefit for your employer, plan sponsor, or health plan. For specific questions on coverage, please call the phone number on your member ID card or visit our website express-scripts.com.

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Health Savings Account

What is a Health Savings Account (HSA)?

A qualified high deductible health plan with a Health Savings Account is an alternative to traditional health insurance plans. The HSA is a savings product that offers a different way for consumers to pay for their health care costs. HSAs enable you to pay for current qualified expenses and save for future medical and retiree health expenses on a tax-free basis.

You must be covered by a Qualified High Deductible Health Plan (QHDHP) to be able to contribute to an HSA. You own and control the money in your HSA. As your account balances grow, you may also decide what types of investments to make with your HSA money.

You and/or your employer may contribute to your HSA, up to the legal maximum. **In 2024, the maximum annual contribution for single enrollee set by the IRS is \$4,150, and the maximum family contribution is \$8,300.** A catch-up contribution, up to an additional \$1,000, is allowed for individuals who are 55 years or older. Please see the contribution chart below to determine the amount contributed to your HSA by your employer.

What you can do with your HSA

- Pay qualified health care expenses: Use the HealthEquity online PayChoice payment platform at www.MyHealthEquity.com to pay for qualified health care expenses. You can use your debit card, request a check by phone or online, or transfer funds online
- Save money for future medical expenses: You may not have significant health care expenses every year, but saving the maximum amount every year helps you build a sizeable savings for when you are faced with larger medical expenses
- Save for post-retirement expenses: Once you reach age 65, you can use your HSA funds to pay for anything you wish. Qualified medical expenses are still not taxed; any other expenses are subject to tax but not penalties

Your HSA is *your* money. Whatever you do not spend in a given year rolls over to the next. If you change jobs or retire, your HSA balance goes with you.

HSA Annual Limits			
	Employee Only Coverage	Two-Party Coverage	Family Coverage
2024 Maximum Contribution to HSA	\$4,150	\$8,300	\$8,300
Catch-up Contribution <i>age 55 & older</i>	\$1,000	\$1,000	\$1,000



Employer Contribution		
Coverage	Annual Total	Per Pay Period (26)
Employee Only	\$750	\$250 Front-Loaded and \$20 Per Pay Period
Two-Party	\$1,000	\$350 Front-Loaded and \$26 Per Pay Period
Family	\$1,500	\$500 Front-Loaded and \$40 Per Pay Period