

	Surest		UMR HDHP1		UMR HDHP2		
	Individual	Family	Individual	Family	Individual	Family	
Deductible (Medical/RO)	\$0	\$0	\$2000 (Combined)	\$4000 (Combined)	\$3000 (Combined)	\$6000 (Combined)	
Out-of-pocket (OOP) Maximum (Medical/RO)	\$4000	\$8000	\$4000 (Combined)	\$8000 (Combined)	\$6000 (Combined)	\$12000* (Combined)	
Deductible/OOP Details	No Individual will pay more than \$4K annually in medical and/or in prescription copays. Once this limit is reached, remaining costs will be covered by other family members.		Each person's costs are pooled with covered dependents until the deductible (and out-of-pocket maximum) are fully satisfied. *HDHP2 Family coverage has an \$8700 individual maximum.				
Wellness Incentive	\$300 paid on payroll (Treated as supplemental income)		\$600 HSA Deposit for Partner only coverage \$1,200 HSA Deposit for Partner + CH,SP, Family coverage.				
Medical Services and Copays or Coinsurance	When providers or locations are evaluated as high-value, Surest assigns a lower copay based on factors like better patient health outcomes, lower complication rates, and efficient resource use. To view copays, navigate to https://join.surest.com/schreiber/ Access code: schreiber2026		Schreiber pays for 80% of coverage once your deductible is met.				
Preventive care	The plan pays 100% without having to pay a copay or coinsurance						
No-cost programs available through medical enrollment	Expert medical opinion (2nd MD), Virtual physical therapy (Sword Health), Weight/Gut/Diabetes Management (DigiB), Virtual Healthcare (Doctor on Demand), Menopause Support (Carrot), Parenting and Pediatrics (Carrot), Cancer Prevention Program (Color Health), Fertility (Carrot)						
Covered services	All three plans have the same covered medical services.						
Provider Network	All three plans use the UHC Choice Plus medical network and SmithRX pharmacy network.						
Preventive Drug List	ACA Preventive Drug List			Expanded Preventive Drug List			
Prescription Coverage	Tier	Retail 30 days	Retail 90 days	Mail Order 30 days	Specialty	Preventive Drugs Generic Preventive: \$0 (no deductible) Brand Preventive: Preferred/non-preferred brands: Schreiber pays for 80% of cost, no deductible needs to be met	All Others (Excluding Specialty) Schreiber pays 80% after deductible is met
	1	\$10	\$30	\$25			
	2	\$25	\$75	\$65			
	3	\$45	\$135	\$115			
	4				\$140		
	5				\$160		
Specialty drugs*	Use SmithRx Connect 360 programs to obtain your medications.						