

Braun NW H.S.A. Deductible / Max-Out-Of-Pocket Overview:

WHAT'S MY CALENDAR YEAR DEDUCTIBLE?

Individual Deductible (Subscriber Only Enrollment)

For the subscriber, the calendar year deductible is \$2,500 for covered services from network providers.

For covered services from non-network providers, the subscriber has a separate calendar year deductible of \$5,000.

Family Deductible (Subscriber Plus One Or More Dependents Enrollment)

The maximum calendar year deductible for your family is \$5,000 for covered services from network providers.

For covered services from non-network providers, your family has a separate maximum calendar year deductible of \$10,000.

The family deductible is an "aggregate" amount, meaning that it can be met by one family member, or all family members in combination.

Benefits aren't provided for any family member until the total family deductible has been reached.

Family Maximum (Subscriber Plus One Or More Dependents)

For the subscriber with enrolled dependents, this amount is \$10,000 per calendar year, for care from network providers. There is no out-of-pocket maximum for non-network providers' care.

The family out-of-pocket maximum works differently than the plan's family deductible. Unlike the deductible, the annual out-of-pocket maximum for any one member cannot be more than the individual out-of-pocket maximum amount set by federal law.

So, when any one member's cost-shares total \$5,000, the plan's family maximum for the calendar year will be met for that member. The balance of the \$10,000 must then be reached by one or more of the remaining members in order for the family maximum for the calendar year to be met for all those members.

Source: Premera 2016 Your Future Plan Document