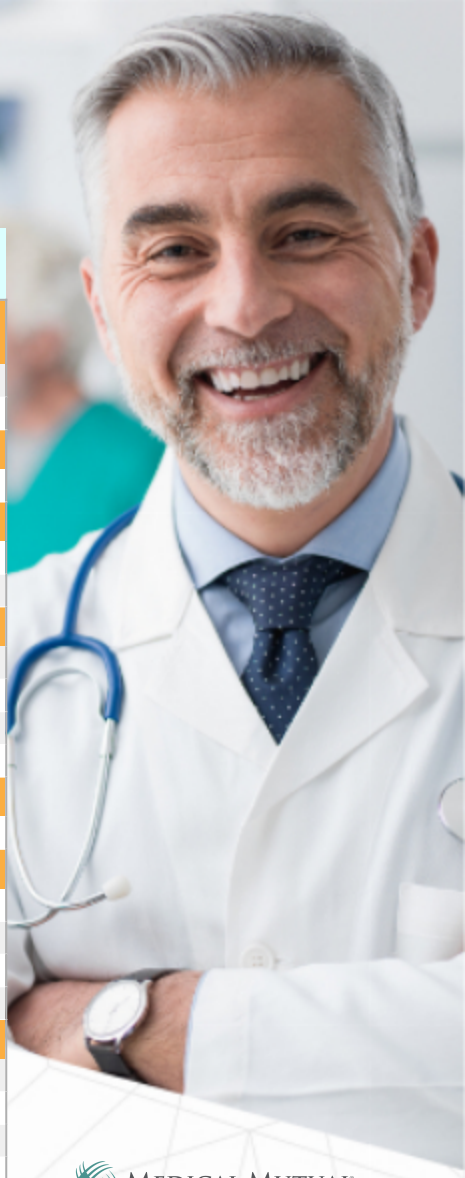
HEALTH INSURANCE



	Medical Mutual | SuperMed® 3020-2000 (R22)		**Medical Mutual** | SuperMed® 5000 PD Rx (R22)	
DEDUCTIBLE	**IN-NETWORK**	**OUT-OF-NETWORK**	**IN-NETWORK**	**OUT-OF-NETWORK**
Single	$2,000	$7,500	$5,000	$7,500
Family	$4,000	$15,000	$10,000	$15,000
COINSURANCE				
Member %	20%	50%	0%	50%
OUT OF POCKET MAXIMUM				
Single	$5,000	$15,000	$6,500	$15,000
Family	$10,000	$30,000	$13,000	$30,000
COMMONLY USED SERVICES				
Primary Care Physician Office Visit	$30	Ded + 50%	Ded + 0%	Ded + 50%
Specialist Office Visit	$60	Ded + 50%	Ded + 0%	Ded + 50%
Urgent Care	$75	Ded + 50%	Ded + 0%	Ded + 50%
Emergency Room	$350 + 20%	Ded + 50%	Ded + 0%	Ded + 50%
PREVENTIVE CARE				
Preventive Services	0%	Ded + 50%	0%	Ded + 50%
MAJOR MEDICAL EXPENSES				
Outpatient Surgery	Ded + 20%	Ded + 50%	Ded + 0%	Ded + 50%
Inpatient Hospitalization / Surgery	Ded + 20%	Ded + 50%	Ded + 0%	Ded + 50%
CT scan, PT scan, MRI	Ded + 20%	Ded + 50%	Ded + 0%	Ded + 50%
Hospital Newborn Delivery	Ded + 20%	Ded + 50%	Ded + 0%	Ded + 50%
PRESCRIPTION DRUG COVERAGE				
Prescription Deductible	None	None	Medical Deductible	Medical Deductible
Generic (Tier 1)	$10	Ded + 50%	Ded + $0	Ded + 50%
Brand Name (Tier 2)	$40	Ded + 50%	Ded + $35	Ded + 50%
Non-Preferred (Tier 3)	$80	Ded + 50%	Ded + $70	Ded + 50%
Specialty (Tier 4)	25% up to $350	Ded + 50%	Ded + 25% to $350	Ded + 50%
PLAN INFORMATION				
Plan Year	October 1st through September 30th		January 1st through December 31st	
Deductible Period	January 1st through December 31st		January 1st through December 31st	
Network Type	PPO		PPO	
Network Name	SuperMed® PPO		SuperMed® PPO	
Member Website	myhealthplan.com		myhealthplan.com	
Customer Service Phone Number	800-332-0741		800-332-0741	

PREMIUM PER EMPLOYEE PAYCHECK		
Employee Only	$53.46	$42.79
Employee + Spouse	$149.70	$119.35
Employee + Child(ren)	$117.63	$93.83
Family	$213.87	$170.40

MEDICAL MUTUAL®

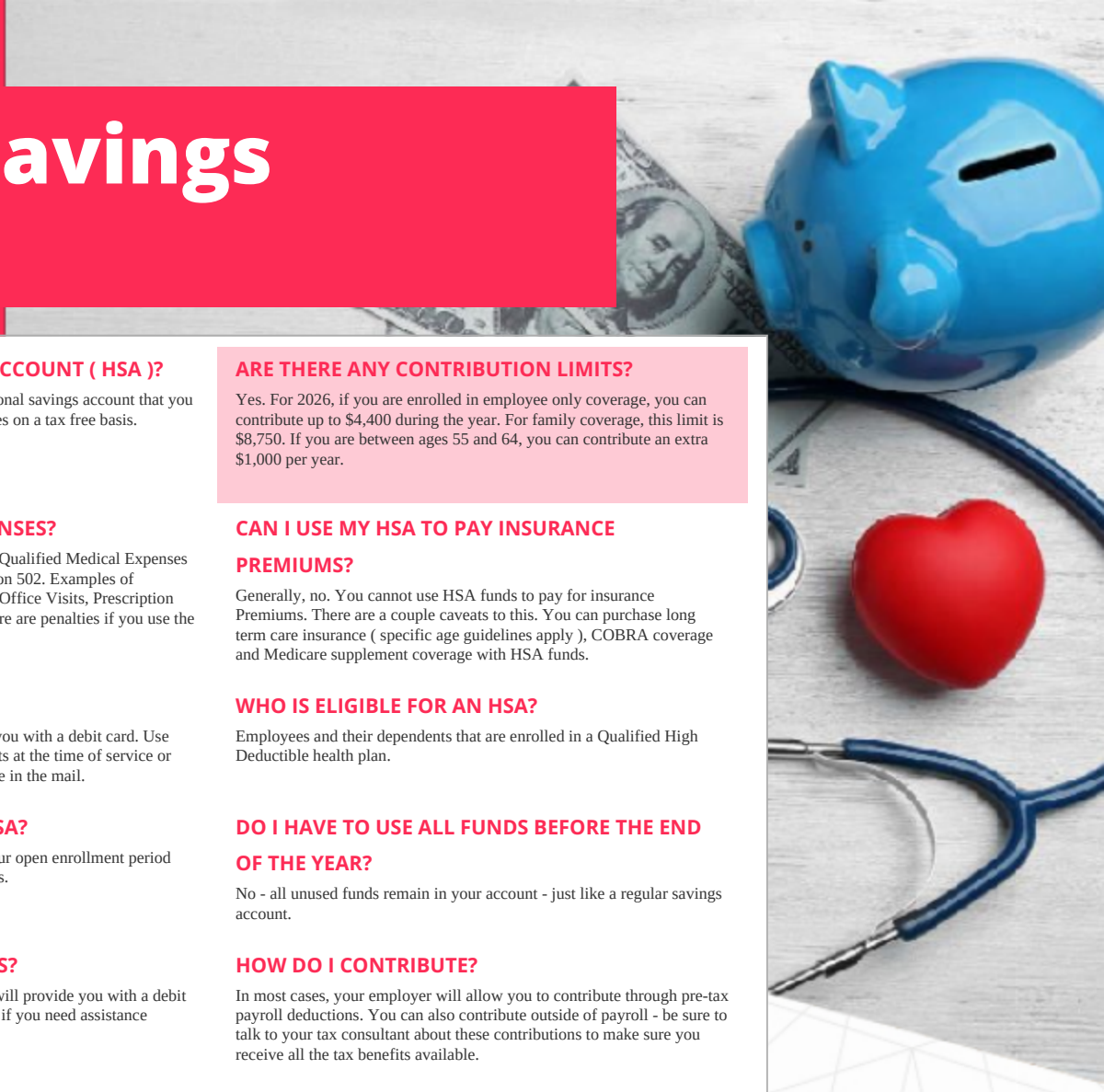
Plan Explanation

Your health and well-being are important to us. To help you and your family get the care you need, we offer **two medical plan options**, giving you the flexibility to choose the coverage that best fits your healthcare needs and budget. As you review your options, consider each plan's costs, coverage, and features to determine which is the right fit for you.

Disclaimer

Disclaimer: This is a partial listing of your covered benefits. For a complete accurate listing of covered benefits, limitations and exclusions, refer to your certificate of coverage.

Health Savings Account



WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

A Health Savings Account (HSA) is a personal savings account that you can use to pay for Qualified medical expenses on a tax free basis.

ARE THERE ANY CONTRIBUTION LIMITS?

Yes. For 2026, if you are enrolled in employee only coverage, you can contribute up to $4,400 during the year. For family coverage, this limit is $8,750. If you are between ages 55 and 64, you can contribute an extra $1,000 per year.

WHAT ARE HSA ELIGIBLE EXPENSES?

Eligible Expenses under the HSA are called Qualified Medical Expenses (QME). These are defined in IRS Publication 502. Examples of qualified medical expenses are Deductibles, Office Visits, Prescription Drugs, Hospital bills, etc… Please note: There are penalties if you use the HSA for Non -QME's.

CAN I USE MY HSA TO PAY INSURANCE PREMIUMS?

Generally, no. You cannot use HSA funds to pay for insurance Premiums. There are a couple caveats to this. You can purchase long term care insurance (specific age guidelines apply), COBRA coverage and Medicare supplement coverage with HSA funds.

HOW DO I USE IT?

In most cases, your HSA bank will provide you with a debit card. Use this to be for any prescriptions or doctor visits at the time of service or you can use it to pay for any bills you receive in the mail.

WHO IS ELIGIBLE FOR AN HSA?

Employees and their dependents that are enrolled in a Qualified High Deductible health plan.

WHEN CAN I ENROLL IN AN HSA?

Typically, you'll enroll in an HSA during your open enrollment period when you make your annual benefit elections.

DO I HAVE TO USE ALL FUNDS BEFORE THE END OF THE YEAR?

No - all unused funds remain in your account - just like a regular savings account.

HOW CAN I ACCESS THE FUNDS?

You are free to use any bank you like, who will provide you with a debit card and online banking. Please contact HR if you need assistance setting up your HSA.

HOW DO I CONTRIBUTE?

In most cases, your employer will allow you to contribute through pre-tax payroll deductions. You can also contribute outside of payroll - be sure to talk to your tax consultant about these contributions to make sure you receive all the tax benefits available.

CAN I CONTRIBUTE AFTER I TURN 65?

Generally, no. You cannot contribute after you turn 65, but you can use any funds you have left in your account.

DOES THE LIBRARY CONTRIBUTE TO MY HSA?

Employee Only Amount: $125/month

Family Amount: $250/month

WHAT TAX BENEFITS ARE THERE?

The goal of the HSA is to allow you to pay for medical expenses tax free. If you choose to contribute via payroll deductions, the money is taken out pre-tax. If you make contributions on your own, you will be able to deduct these amounts from your taxes for that year.

IS THE HSA PORTABLE?

Yes. The HSA is your personal savings account. The money in this account is yours no matter where you are employed.