

Medical and Rx Benefits	2023 Plan	2024 Changes
<b>Median Deductible</b> In-Network (Single/Family) Out-of-Network (Single/Family)	\$500/\$1,000 \$900/\$1,800	\$500/\$1,000 \$1,000/\$2,000
<b>Median Out of Pocket Maximums</b> In-Network (Single/Family) Out-of-Network (Single/Family)	\$1,500/\$3,000 \$4,000/\$8,000	\$1,850/\$3,700 \$5,100/\$10,200
<b>Office Visit Copay</b> In-Network Out-of-Network	deductible/coinsurance deductible/coinsurance	deductible/coinsurance deductible/coinsurance
<b>ER Copay</b>	\$150 + ded/coins	\$250 + ded/coins
<b>Coinsurance</b> In-Network (Plan Pays/Employee Pays) Out-of-Network (Plan Pays/Employee Pays)	80% / 20% 50% / 50%	80% / 20% 50% / 50%
<b>Prescription Benefits</b> <b>Rx Out of Pocket separate from Medical</b> Generic Preferred Non-Preferred Preferred Specialty/Non Preferred	\$1,000/\$2,000 \$10 \$25 \$40 \$100/50%	\$1,500/\$2,500 \$5 \$15 \$50 \$200/50%
<b>Minimum Valued Based on ACA</b>	90.6%	90.1%