High Deductible Health Plan (HDHP) Benefits At-A-Glance

Effective July 1, 2025 or October 1, 2025

TLC HDHP Benefits At-A-Glance

	Benefit	You Pay
Plan Year Deductible *(combined In and Out-of-Network)*	One Person	$3,300
	Family (two or more people)	$6,600
Plan Year Out-Of-Pocket Expense Limit (In-Network)	One Person	$5,000
	Family (two or more people)	$10,000
Plan Year Out-Of-Pocket Expense Limit (Out-Of-Network)	One Person	$10,000
	Family (two or more people)	$20,000
Out-Of-Network Benefits	Yes. Once you meet the combined deductible, you pay 40% coinsurance for medical, behavioral health and prescription drug services from Out-of-Network providers.	
Lifetime maximum	Unlimited	

Covered Services	You Pay In-network		
Ambulance Travel *No Plan Year limit*	20% coinsurance, after deductible		
Autism Spectrum Disorder	20% coinsurance, after deductible		
Behavioral Health			
Inpatient treatment	20% coinsurance, after deductible		
Residential Treatment	20% coinsurance, after deductible		
Partial Hospitalization (Day) Program	20% coinsurance, after deductible		
Intensive Outpatient Treatment Program (IOP)	20% coinsurance, after deductible		
Outpatient Treatment Program			
Facility Services	20% coinsurance, after deductible		
Professional Provider Services	20% coinsurance, after deductible		
Chiropractic, Spinal Manipulations and Other Manual Medical Interventions 30-Visit Plan Year limit per member	20% coinsurance, after deductible		
Dental Care (Delta Dental)			
Preventive Dental Option *(diagnostic and preventive services only for lower premium)*	$0		
Comprehensive Dental Option *(for higher premium)*			
Dental Plan Year Deductible	One Person $25	Two People $50	Family $75
Plan Year Maximum (Except Orthodontics)	$1,500		
Preventive Dental Care	$0		
Primary Dental Care	20% coinsurance, after dental deductible		
Major Dental Care	50% coinsurance, after dental deductible		
Orthodontic Services (Includes Adult Ortho)	50% coinsurance, no dental deductible, with $1,500 lifetime maximum		
Dental Services (non-routine Medical)	20% coinsurance, after deductible		
Diabetic Education	20% coinsurance, after deductible		
Diabetic Equipment	20% coinsurance, after deductible		
Diagnostic Tests, Labs and X-rays			
Outpatient Surgery	20% coinsurance, after deductible		
Outpatient Diagnostic Services Only	20% coinsurance, after deductible		
Outpatient Emergency Room	20% coinsurance, after deductible		

Covered Services	You Pay In-network
Dialysis Treatments	
Facility Services	20% coinsurance, after deductible
Doctor's Office	20% coinsurance, after deductible
Doctor's Visits *(On an Outpatient basis) (in person or online)*	20% coinsurance, after deductible
Employee Assistance Program (EAP) Up to four Visits per issue *(per plan year)*	$0
Early Intervention Services (Birth to 3 years)	20% coinsurance, after deductible
Emergency Room Visits	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	
Primary Care Physicians	20% coinsurance, after deductible
Specialty Care Providers	20% coinsurance, after deductible
Diagnostic Tests, Labs and X-rays	20% coinsurance, after deductible
Home Health Services *90-Visit Plan Year limit per member*	20% coinsurance, after deductible
Home Private Duty Nurse's Services	20% coinsurance, after deductible
Hospice Care Services	20% coinsurance, after deductible
Hospital Services	
Inpatient Care	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	20% coinsurance, after deductible
Diagnostic Services	20% coinsurance, after deductible
Outpatient Care	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	20% coinsurance, after deductible
Diagnostic Tests, Labs and X-rays	20% coinsurance, after deductible
Maternity	
Professional Provider Services *(Prenatal and Postnatal Care)*	20% coinsurance, after deductible
Hospital Services for Delivery Delivery room, anesthesia, routine nursing care for newborn	20% coinsurance, after deductible
Diagnostic Tests, Labs and X-rays	20% coinsurance, after deductible
Medical Equipment (durable), Appliances, Formulas, Prosthetics and Supplies	20% coinsurance, after deductible
Outpatient Prescription Drugs *(mandatory generic)*	
Retail Pharmacy Covered drugs per 34-day supply	20% coinsurance, after deductible
Home Delivery Services (Mail Order) Covered drugs for up to a 90-day supply	20% coinsurance, after deductible
Diabetic Supplies	20% coinsurance, after deductible
Prescription Insulin Drug to Treat Diabetes	34-day supply not to exceed $50, no deductible 90-day supply not to exceed $150, no deductible
Shots – allergy & therapeutic injections At a doctor's office, Emergency room or Outpatient hospital department	20% coinsurance, after deductible
Skilled Nursing Facility Stays 180-day per Stay limit per member[1]	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	20% coinsurance, after deductible

TLC HDHP Benefits At-A-Glance (continued)

Covered Services	You Pay In-network
Surgery	
Inpatient	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	20% coinsurance, after deductible
Diagnostic Services	20% coinsurance, after deductible
Outpatient	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	20% coinsurance, after deductible
Therapy – Outpatient Services	
Cardiac Rehabilitation Therapy	20% coinsurance, after deductible
Chemotherapy	20% coinsurance, after deductible
Infusion *(includes IV therapy and injected chemotherapy)*	20% coinsurance, after deductible
Occupational Therapy	20% coinsurance, after deductible
Physical Therapy	20% coinsurance, after deductible
Radiation Therapy	20% coinsurance, after deductible
Respiratory Therapy	20% coinsurance, after deductible
Speech Therapy	20% coinsurance, after deductible
Vision Correction After surgery or accident	20% coinsurance, after deductible
Wellness and Preventive Care Services	
Well Child (Birth to 18 years)	
Office Visits at specified intervals	
Primary Care Physicians	$0, no deductible
Specialty Care Providers	$0, no deductible
Immunizations	
Primary Care Physicians	$0, no deductible
Specialty Care Providers	$0, no deductible
Screening Tests	$0, no deductible
Routine Wellness (18 years and older)	
Check-up Visit (one per Plan Year)	
Primary Care Physicians	$0, no deductible
Specialty Care Providers	$0, no deductible
Immunizations	
Primary Care Physicians	$0, no deductible
Specialty Care Providers	$0, no deductible
Routine Lab and X-ray Services	$0, no deductible

[1]A stay is the period from the admission to the date of discharge from a Facility. If there is less than a 90 day break between two admissions, the days allowable for the subsequent admission are reduced by the days used in the first. If there are more than 90 days between the two admissions, the days available for the subsequent admission start over for a full 180 days.

Covered Services	You Pay In-network
Wellness and Preventive Care Services (one of each per Plan Year)	
Gynecological Exam	
Primary Care Physicians	$0, no deductible
Specialty Care Providers	$0, no deductible
Pap Test	$0, no deductible
Mammography Screening	$0, no deductible
Prostate Exam (digital rectal exam)	
Primary Care Physicians	$0, no deductible
Specialty Care Providers	$0, no deductible
Prostate Specific Antigen Test	$0, no deductible
Colorectal Cancer Screenings	$0, no deductible

Routine Vision

You have an allowance for eyeglass lenses or contact lenses every plan year.
You pay the remaining cost for frames and lenses after Your Health Plan's Reimbursement.

Covered Services	**In-Network** (once per plan year)	Out-of-Network
Routine eye exam	You pay $15 copayment	Plan pays up to to $50
Standard eyeglass lenses *(in lieu of contact lenses)* Polycarbonate lenses included at no additional cost for children under 19 years old	You pay $20 copayment	Plan pays up to: $50 single lenses; $75 bifocal; $100 trifocal
Eyeglass frames	Plan pays up to $100* retail allowance	Plan pays up to $80
Contact lenses[1] *(in lieu of eyeglass lenses)*		
Elective Conventional[2]	Plan pays up to $100 allowance then 15% discount off remaining balance	Plan pays up to $80
Elective Disposable[2]	Plan pays up to $100 allowance (no additional discount)	Plan pays up to $80
Non-Elective[2]	Covered in full	Plan pays up to $210
Retinal Imaging At member's option can be performed at time of eye exam	Not more than $39	
Lens options		
UV coating, tints, standard scratch-resistant	You pay $15	Not available
Standard polycarbonate (Adult)	You pay $40	Not available
Standard progressive *(in addition to bifocal copayment)*	You pay $65	Not available
Standard anti-reflective	You pay $45	Not available
Other add-ons (i.e. high index lenses, anti-fog coating)	You pay 20% off retail	Not available

*You may select a frame greater than the covered allowance and receive a 20% discount for any additional cost over the allowance.

[1] Declining Balance. Your plan has a declining balance allowance. This means if you do not use your allowance all at once, the remainder will be available for you to use at a later time. However, any remaining balance will not carry over to the next benefit year. All services or supplies using the declining balance for a benefit period must be received In-Network based on where the first paid claim is incurred..

[2] Elective contact lenses are typically elected in lieu of eyeglass lenses. Non-Elective contact lenses are medically necessary contacts when glasses are not an option for vision.

Your High Deductible Health Plan is HSA Compatible

Enrollment in a HDHP allows you to set up a personal Health Savings Account (HSA) through a bank or other financial institution to help you manage healthcare expenses or save for retirement. HSAs were created as part of Medicare reform legislation in 2003. An HSA is a tax-favored account that allows those covered by a HDHP to pay for certain qualified medical expenses. It can help you save on the cost of your health insurance and healthcare expenses, and also help pay for covered services before you satisfy the health plan deductible. If you decide to set up an HSA to work with your HDHP, confer with your tax advisor, bank or other financial institution.

The following web sites are a good place to start learning more about HSAs.

- **www.treasury.gov** – Provides an overview of HSAs, answers to frequently asked questions and important IRS forms and applications. Search using keyword HSA.
- **www.irs.gov** – Provides information about how HSAs impact your Federal taxes and qualified medical expenses (Publications 969 and 502). Search using keyword HSA.
- **www.hhs.gov** – Provides general information about HSAs and other tax-favored health plans. Search using keyword HSA.

Note: If you have an HSA, you cannot also have a Flexible Spending Account unless it is limited in scope. More information is available from tax consultants or financial institutions.