



Individual HSA Plan Summary

To get more information and request a quote, visit deancare.com.

BENEFITS	DEAN 1500 HSA	DEAN 2000 HSA	DEAN 3500 HSA	DEAN 5000 HSA
Annual Deductible	\$1,500 single/ \$3,000 family	\$2,000 single/ \$4,000 family	\$3,500 single/ \$7,000 family	\$5,000 single/ \$10,000 family
Annual Out-of-Pocket Limit	\$2,500 single/ \$5,000 family	\$3,000 single/ \$6,000 family	\$4,500 single/ \$9,000 family	\$5,000 single/ \$10,000 family
Office Visit	20% after deductible	20% after deductible	20% after deductible	0% after deductible
Prescription Drug (optional rider)	Tier 1: \$10 generics; Tier 2: 30% preferred brand drugs; Tier 3: 50% non formulary			
Hospital Inpatient/Outpatient	20% after deductible	20% after deductible	20% after deductible	0% after deductible
Urgent Care	20% after deductible	20% after deductible	20% after deductible	0% after deductible
Emergency Room	20% after deductible	20% after deductible	20% after deductible	0% after deductible
Preventive Services				
Annual Physical Exam (age 18 and older)	\$0	\$0	\$0	\$0
Well Child Care (through age 17)	\$0	\$0	\$0	\$0
Immunizations	\$0	\$0	\$0	\$0
Mental Health and AODA (Alcohol and Other Drug Abuse)				
Inpatient Care	20% after deductible	20% after deductible	20% after deductible	0% after deductible
Outpatient Care	20% after deductible	20% after deductible	20% after deductible	0% after deductible

What is a Health Savings Account (HSA) plan?

Dean Health Plan has created these HSA plans to fit within the federal guidelines for a qualified High Deductible Health Plan (HDHP). The Health Savings Account, or HSA, was created by federal legislation in 2003 and allows an individual to set aside pre-tax dollars for qualified medical expenses. The funds can roll over from year to year and you can also take them with you when you change jobs. Visit the IRS website for detailed information about HSAs.

Are there any restrictions with a qualified HDHP?

Prescription Drug Rider

With a qualified High Deductible Health Plan (HDHP), as required by federal law, both your prescription drug costs and your medical costs will accumulate toward your plan deductible. This means you must pay 100 percent of your medical costs and prescription drug costs (even if you purchased the Prescription Drug Rider) until the plan deductible is met. Once the plan deductible is met, we will pay your prescription drug benefits according to the rider option you selected.

Family Deductible

With a qualified High Deductible Health Plan (HDHP), as required by federal law, policies with two or more insured require the family deductible to be satisfied in full before DHP can pay benefits. This means one person can satisfy the full family deductible.