

Medical plan highlights

Plan feature	SEQA	EQA	Premium	High-Deductible Health Plan (HDHP)
Eligibility	Eligible employees making \$28.00 or less an hour	Eligible employees making \$28.01 or more an hour	All eligible employees	All eligible employees
Cost per paycheck	Lower	Medium	Higher	Lower
Provider network	Tier 1*		Tier 1, 2 and 3	Tier 1, 2 and 3
Preventive visits**	\$0		\$0 when you stay in-network	\$0 when you stay in-network
Copay	Varies by care		Varies by care	N/A
Deductible	Lower		Higher	Medium
Prescription drugs	Copay/coinsurance		Copay/coinsurance	Coinsurance after deductible met
Flexible Spending Account (FSA)	General-purpose FSA		General-purpose FSA	Limited-purpose FSA***
Health Savings Account (HSA)	No		No	Yes

*No out-of-network coverage, except in cases of urgent/emergency care or rare situations when an in-network provider is not available, and authorization is provided.

** In order for preventive care to be covered at 100%, services must be coded as preventive. Please see BSWHealthPlan.com/BSWH for a complete list of covered preventive care services.

*** The limited-purpose FSA can be used for dental, vision and qualified expenses the medical plan doesn't cover until you meet your medical plan deductible. Once your deductible is met, you can use FSA funds for all eligible medical and prescription expenses too.