



About Major Medical Benefit:

Your medical coverage is one of the most important benefits available to you and your dependents. Spin Systems medical plan through Cigna has a Health Reimbursement Arrangement (HRA) component which is a tax-advantaged benefit allowing both you and your employer to save on the cost of healthcare. Spin Systems contributes \$750 for the individual/ \$1500 for the family to HRA which helps you meet your deductible.

Plan Features		Cigna Medical Plan
In Network	HRA Open Access	
Deductible	\$500/Ind. & \$1,000/Family after SpinSys contributes to deductible	
Coinsurance	100%	
Adult Preventative Care Office Visit	100% No Deductible	
Deductible Waiver (Lab & XRAY and Office Surgery)	N/A	
Out-Of-Pocket	\$3,000/ Individual \$6,000/ Family	
Out-Of-Pocket Max Deductibles	Includes Deductible	
Out-Of-Pocket Max Copays	Includes Copays	
Pharmacy Benefits		
Retail	\$15/ \$25/ \$50	
Home Delivery	2 x Retail	
Pharmacy Network	Standard	
Mental Health	Yes	
Vision Rider	Yes	
Fund Amount	\$750/ Individual Two Tier/ Family	
Eligible Expense	Standard	

Out of Network	
Deductible	\$1,750/Ind. & \$3,500/Family after SpinSys contributes to deductible
Coinsurance	80%
Maximum Reimbursable Charge	Option 2-110% Incl NSP & Bill Negotiation
Out-Of-Pocket	\$6,000/ Individual \$12,000/ Family
Out-Of-Pocket Max Deductibles	Includes Deductible
Out-Of-Pocket Max Copays	Includes Copays

Medical Employee Payroll Deductions - HRA Plan				
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Per Pay Period	\$0.00	\$151.96	\$137.49	\$186.09

