



**Choose the Apex HDHP / Basic MEC (with HSA) + Medical Cost Sharing**

Apex HDHP / Basic MEC plan provides 100% coverage for preventive care services and a framework for a Health Savings Account (HSA).

Preventative Care:

- 21 Preventive Care services for Adults
- 28 Preventive Care services for Women
- 31 Preventive Care Services for Children

Provides Framework for HSA

Deductible: \$3,000 Member/ \$6,000 Member + Family

80/20 Coinsurance

Max Out-of-Pocket: \$6,750 Member / \$13,300 Member + Family

HSA Eligible

Covered Medical Services under HDHP

- + Primary Care Office Visits
- + Urgent Care Visits
- + Laboratory Services

Tax Advantaged Medical Savings Account:

- Contributions are 100% deductible
- Employee and employer can contribute pre-tax
- Withdrawals for qualified medical expenses never taxed
- Interest earned grows tax-deferred
- Unused funds roll over at year-end

Qualified Medical Expenses:

- Dental
- Vision
- Prescription
- Doctor Visits

Annual Contributions Levels for 2018:

- \$3,450 Individual
- \$6,900 Families
- Individuals 55+ can contribute an additional \$1,000

Association Plans: Apex HDHP/100% Preventive Care	
MO	\$71.43
MS	\$102.04
MC	\$102.04
MF	\$102.04

The Apex HDHP / Basic MEC plans are paired with the Sedera level 3 pricing so participants choose from one of the plans above and a Sedera plan on the following page.