

2024 Woodgrain Iowa Plan Options
Medical Comparison

		HPI		HPI		HPI		HPI	
		Copay PPO		Buy Up HSA		Base HSA		VBP HSA	
		80% \$1,500 PPO		80% \$2,000 HDHP		70% \$4,000 HDHP		70% \$1,600 HDHP w RBP	
Medical Benefits		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	
	Deductible	\$1,500 / \$3,000	\$5,000 / \$10,000	\$2,000 / \$4,000	\$5,000 / \$10,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$1,600 / \$3,200	
	Out of Pocket Maximum	\$3,000 / \$6,000	\$10,000 / \$20,000	\$4,000 / \$8,000	\$12,000 / \$24,000	\$7,500 / \$15,000	\$13,800 / \$27,000	\$6,000 / \$12,000	
	Deductible Included in OOP Maximum	Yes		Yes		Yes		Yes	
	Ded / OOP Embedded	Yes / Yes		No / Yes		Yes / Yes		No / Yes	
Professional Services									
Office Visits	Primary Care Physicians	\$25	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	
	Specialists	\$50	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	
	Mental Health & Chemical Dependency	\$25	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	
	Urgent Care	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	
	Emergency Room	20% AD	20% AD	20% AD	20% AD	30% AD	50% AD	30% AD	
	Minor Lab / X-Ray	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	
	Major Lab / X-Ray	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	
	Hospital Outpatient Surgery	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	
	Preventive Care	0%	50% AD	0%	50% AD	0%	50% AD	0%	
Inpatient Services									
	Inp Hospital / Physicians	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	
	Inp Mental Health & Chemical Dependency	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	
Additional Benefits									
	Chiropractic/Manipulations	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	
Prescription Drugs (In-Network)									
Retail	Rx Deductible			Medical Deductible Applies		Medical Deductible Applies		Medical Deductible Applies	
	Tier 1	\$10		20% AD		30% AD		30% AD	
	Tier 2	\$25		20% AD		30% AD		30% AD	
	Tier 3	50%		50% AD		50% AD		50% AD	
	Mail Order	\$20 / \$50 / 50%		20% AD / 20% AD / 50% AD		30% AD / 30% AD / 50% AD		30% AD / 30% AD / 50% AD	
Monthly Rates		United Healthcare Network via Health Plans, Inc. (HPI)						PHCS Provider Network	
	<u>Enrollment Tier</u>	<u>Employee</u>	<u>Woodgrain</u>	<u>Employee</u>	<u>Woodgrain</u>	<u>Employee</u>	<u>Woodgrain</u>	<u>Employee</u>	<u>Woodgrain</u>
Iowa	Employee	\$168.08	\$504.24	\$148.88	\$446.63	\$128.80	\$386.41	\$139.96	\$419.88
	Employee + Spouse	\$364.80	\$1,094.39	\$322.92	\$968.77	\$279.15	\$837.46	\$303.48	\$910.44
	Employee + Child(ren)	\$342.28	\$1,026.84	\$303.00	\$909.01	\$261.95	\$785.84	\$284.77	\$854.30
	Family	\$512.90	\$1,538.71	\$453.97	\$1,361.90	\$392.35	\$1,177.06	\$426.60	\$1,279.79
Monthly Woodgrain HSA Contributions									
	<u>Enrollment Tier</u>								
	Employee	Not Applicable		\$44.00		\$56.00		\$44.00	
	Employee + Spouse	Not Applicable		\$88.00		\$112.00		\$88.00	
	Employee + Child(ren)	Not Applicable		\$88.00		\$112.00		\$88.00	
	Family	Not Applicable		\$132.00		\$168.00		\$132.00	