

## Comparison of Regence Utah Medical Association Plans with an MSA Account and Regence HSA Healthplan

	<b>CURRENT PLAN</b>	<b>NEW PLAN</b>
	<b>Utah Medical Association with MSA</b>	<b>Regence HSA Healthplan</b>
<b>Calendar Year Deductible</b> <i>(Individual/Family)</i>	\$2,250 single / \$4,500 family (2-party) \$4,500 family	\$1,500 individual / \$3,000 family
<b>Pharmacy Deductible(s)</b>	No separate pharmacy deductible	Subject to medical deductible
<b>Calendar Year Coinsurance Maximum</b> <i>(Individual/Family)</i>	\$750 single / \$1,000 family (2-party) \$1,000 family including coinsurance	\$5,000 individual / \$10,000 family including medical deductible and coinsurance
<b>Lifetime Maximum Benefit</b>	\$1,000,000	\$2,000,000
<b>Provider Network</b>	Traditional	ValueCare or Traditional

	<b>Utah Medical Association with MSA Your Responsibility (Network Providers)</b>	<b>Regence HSA Healthplan Your Responsibility (Network Providers)</b>
<b>Durable Medical Equipment</b>	20% coinsurance	20% coinsurance; limited to \$2,500 per calendar year
<b>Emergency Room Services</b>	20% coinsurance	Same
<b>Hospital Care</b>	20% coinsurance	Same
<b>Maternity Care</b>	You are responsible for all charges	Same
<b>Mental Health</b>	You are responsible for all charges	50% coinsurance; limited to \$1,500 per calendar year
<b>Office Visits</b>	20% coinsurance	Same
<b>Prescription Drugs</b>	20% coinsurance; or 20% coinsurance; limited to \$3,000 per calendar year, then 50% coinsurance	50% coinsurance
<b>Preventive Care</b>	You are responsible for all charges	20% coinsurance; deductible waived and no annual limits
<b>Radiology and Lab</b>	20% coinsurance	Same
<b>Rehabilitation</b>	50% outpatient coinsurance; limited to \$1,500 per calendar year	20% outpatient coinsurance; limited to \$2,000 per calendar year

This comparison provides a brief description of health care plan benefits and is not a guarantee of benefit payment. Benefit payments will be made based upon policy provisions and eligibility criteria.

Benefit Summary Code: R



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