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Utah Consolidated Dual Option Matrix for HSA Healthplan 2.0 SM, InnovaSM, and EngageSM
For Groups of 10-50 employees

Product	Product				HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0
	Copay				N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Deductible				1200/2400	1500/3000	3000/5000	2500/5000	3000/7000	5000/10000	3500/7000
	Coinsurance Level				80/60/60%	80/60/60%	80/60/60%	80/60/60%	80/60/60%	100%	80/60/60%
	Copay	Deductible	Coinsurance Level	Coinsurance Maximum	\$3,600	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Engage	N/A	\$0	80/70/70	various	Y						
Innova	\$20/\$35	\$250	90/70/70	various	Y						
Innova	\$20/\$35	\$500	90/70/70	various	Y						
Innova	\$20/\$35	\$250	80/60/60	various	Y	Y					
Innova	\$30/\$45	\$250	80/60/60	various	Y	Y					
Innova	\$20/\$35	\$750	90/70/70	various	Y	Y					
Engage	N/A	\$500	80/70/70	various	Y	Y					
Innova	\$20/\$35	\$500	80/60/60	various	Y	Y					
Innova	\$30/\$45	\$500	80/60/60	various	Y	Y					
Innova	\$20/\$35	\$750	80/60/60	various	Y	Y	Y				
Innova	\$20/\$35	\$500	70/55/55	various	Y	Y	Y				
Innova	\$20/\$35	\$1,000	80/60/60	various	Y	Y	Y				
Innova	\$30/\$45	\$1,000	80/60/60	various	Y	Y	Y				
Innova	\$30/\$45	\$750	70/55/55	various	Y	Y	Y	Y			
Innova	\$20/\$35	\$1,500	80/60/60	various	Y	Y	Y	Y			
Innova	\$30/\$45	\$1,000	70/55/55	various	Y	Y	Y	Y			
Innova	\$30/\$45	\$1,500	80/60/60	various	Y	Y	Y	Y	Y		
Innova	\$20/\$35	\$2,000	80/60/60	various	Y	Y	Y	Y	Y		
Innova	\$30/\$45	\$1,500	70/55/55	various	Y	Y	Y	Y	Y		
Innova	\$30/\$45	\$2,000	80/60/60	various	Y	Y	Y	Y	Y		
Innova	\$30/\$45	\$2,000	70/55/55	various		Y	Y	Y	Y	Y	Y
Innova	\$30/\$45	\$3,000	80/60/60	various			Y	Y	Y	Y	Y
Innova	\$30/\$45	\$3,000	70/55/55	various			Y	Y	Y	Y	Y
Innova	\$30/\$45	\$5,000	80/60/60	various			Y	Y	Y	Y	Y
Innova	\$30/\$45	\$7,500	80/60/60	various				Y	Y	Y	Y
HSA 2.0	N/A	\$1200/\$2400	80/60/60	\$3,600		Y	Y	Y	Y	Y	Y
HSA 2.0	N/A	\$1500/\$3000	80/60/60	\$5,000	Y		Y	Y	Y	Y	Y
HSA 2.0	N/A	\$3000/\$5000	80/60/60	\$5,000	Y	Y		Y	Y	Y	Y
HSA 2.0	N/A	\$2500/\$5000	80/60/60	\$5,000	Y	Y	Y		Y	Y	Y
HSA 2.0	N/A	\$3000/\$7000	80/60/60	\$5,000	Y	Y	Y	Y		Y	Y
HSA 2.0	N/A	\$5000/\$10000	100	\$5,000	Y	Y	Y	Y	Y		Y
HSA 2.0	N/A	\$3500/\$7000	80/60/60	\$5,000	Y	Y	Y	Y	Y	Y	

Benefit selection rules:

HSA Healthplan 2.0 to Activate Dual Option is not allowed

Pharmacy benefits are required and will be different on each plan as they are embedded in the HSA Healthplan

The Coinsurance Maximum of \$2,000, \$3,000, \$4,000 or \$6,000 can be used on the paired Innova or Engage plan however, it is predetermined for the HSA Healthplan 2.0 plan.

Riders must match where applicable

Eligibility:

Limited to a minimum of 10 enrolled employees, with at least 2 employees per plan

For quotes with effective dates July 1, 2011 and after