| Health Plans for Employees of Private or Independent Schools, or Associations | VEHI Platinum Member Cost Share | VEHI Gold Member Cost Share | VEHI Gold CDHP Member Cost Share | VEHI Silver CDHP Member Cost Share |
|--|--|--|--|--|
| HRA or HSA Funding | See Human Resources | See Human Resources | See Human Resources | See Human Resources |
| Medical Deductible | \$500 Single/ \$1,000 All other tiers | \$1,200 Single/ \$2,400 All other tiers | \$1,800 Single/ \$3,600 (aggregate) All other tiers | \$3,000 Single/ \$6,000 All other tiers |
| Medical Out of Pocket Maximum | \$1,500 Single/ \$3,000 All other tiers | \$1,800 Single/ \$3,600 All other tiers | \$2,500 Single/ \$5,000 (aggregate) All other tiers | \$4,000 Single/ \$8,000 All other tiers |
| Prescription Deductible | \$0 | \$0 | Included in medical deductible | Included in medical deductible |
| Prescription Out of Pocket Maximum | \$1,300 Single/ \$2,600 All other tiers | \$1,300 Single/ \$2,600 All other tiers | \$1,400 Single/ \$2,800 (aggregate) All other tiers (included in Medical OOPM) | \$1,400 Single/ \$2,800 All other tiers (included in Medical OOPM) |
| Total Health Plan Out of Pocket Exposure before HRA or HSA (Medical and Rx Combined) | \$2,800 Single/ \$5,600 All other tiers | \$3,100 Single/ \$6,200 All other tiers | \$2,500 Single/ \$5,000 (aggregate) All other tiers | \$4,000 Single/ \$8,000 All other tiers |
| Benefit Specifics by Plan | | | | |
| Preventive PCP Visit | \$0 | \$0 | \$0 | \$0 |
| Primary Care Physician / Mental Health or Substance Abuse Visit | \$25 | \$25 | Deductible, then 20% coinsurance | Deductible, then 20% coinsurance |
| Specialist Visit | \$35 | \$35 | Deductible, then 20% coinsurance | Deductible, then 20% coinsurance |
| Urgent Care Facility | \$75 | Deductible, then 20% coinsurance | Deductible, then 20% coinsurance | Deductible, then 20% coinsurance |
| Emergency Room | \$250 | Deductible, then 20% coinsurance | Deductible, then 20% coinsurance | Deductible, then 20% coinsurance |
| Inpatient, Outpatient, Radiology, DME, Ambulance, etc. | Deductible, then 20% coinsurance | Deductible, then 20% coinsurance | Deductible, then 20% coinsurance | Deductible, then 20% coinsurance |
| Generic tier 1 / tier 2 / Brand / NP Brand | \$4 / \$10 / \$20 / 50% | \$4 / \$10 / \$20 / 50% | Deductible, then 20% coinsurance | Deductible, then 20% coinsurance |
| Wellness Prescriptions | \$4 / \$10 / \$20 / 50% | \$4 / \$10 / \$20 / 50% | No member cost | No member cost |