



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.vehi.org](http://www.vehi.org) or by calling 1-800-[insert].

Important Questions	Answers	Why this Matters:
<b>What is the overall HRA deductible?</b>	\$0	See page 1 of the SBC for your BCBSVT/VEHI primary coverage for the overall deductible amount. The HRA will reimburse you for expenses applied to your annual BCBSVT/VEHI deductible and coinsurance payments up to the HRA annual maximum.
<b>Are there other deductibles for specific services?</b>	No. There are no other specific deductibles.	
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	No.	There is no limit on out-of-pocket expenses under the HRA portion of your coverage. See page 1 of the BCBSVT/VEHI SBC for the plan out-of-pocket limit.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>		See page 1 of the BCBSVT/VEHI SBC for expenses not included in the calculation of the plan out-of-pocket limit.
<b>Is there an overall annual limit on what the plan pays?</b>	No, there is no annual limit on what the BCBSVT/VEHI health plan pays.	Your employer provided Health Reimbursement Arrangement (HRA) pays up to \$2,200 single / \$4,400 family per year to help cover your eligible Medical, Pharmacy expenses.
<b>Is there an overall annual limit on what the HRA pays?</b>	Yes, see HRA amounts in next column.	
<b>Does this plan use a <u>network of providers</u>?</b>	Yes.	The HRA plan providers are the same as the BCBSVT/VEHI providers when determining payment for the same services. See page 1 of the BCBSVT/VEHI SBC for more information.
<b>Do I need a referral to see a <u>specialist</u>?</b>	See page 1 of SBC	See page 1 of your BCBSVT/VEHI SBC.
<b>Are there services this plan doesn't cover?</b>	See page 1 of SBC	See page 1 of your BCBSVT/VEHI SBC.

**Questions:** Call 1-800-247-2583 or visit us at [www.vehi.org](http://www.vehi.org).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.bcbsvt.com/glossary](http://www.bcbsvt.com/glossary) or call 1-800-247-2583 to request a copy.