STSIG MEDICAL PLANS effective 10-1-2026 to 9-30-2027

Health Savings Account Qualified but not required

Plan Name	80C	80G	80K	80M	HSA - $1700	HSA - $3400	HSA - $5000
Deductible Calendar Year	One person $200 Family Each $200 Family Max $500	One person $500 Family Each $500 Family Max $1,000	One person $1,000 Family Each $1,000 Family Max $2,000	One person $3,000 Family Each $3,000 Family Max $6,000	One person $1,700 Family Each $3,400 Family Max $3,400	One person $3,400 Family Each $3,400 Family Max $6,800	One person $5,000 Family Each $5,000 Family Max $10,000
Co-insurance	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible	10% after deductible	30% after deductible
Out-of-Pocket Maximum In Network Services	One person $1,000 Family Each $1,000 Family Max $3,000	One person $2,000 Family Each $2,000 Family Max $4,000	One person $3,000 Family Each $3,000 Family Max $6,000	One person $4,000 Family Each $4,000 Family Max $8,000	One person $3,400 Family Each $3,400 Family Max $6,800	One person $6,000 Family Each $6,000 Family Max $12,000	One person $6,350 Family Each $6,350 Family Max $12,700
Office Visit Co-pay - includes prenatal and postnatal	$20 Deductible waived	$30 Deductible waived	$30 Deductible waived	$40 Deductible waived	Deductible applies	Deductible applies	Deductible applies
Telemedicine Heath (MD Live)	$10	$10	$10	$10	$40	$40	$40
Preventive Care	$0	$0	$0	$0	$0	$0	$0
Physical Medicine (5 visits)	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible	10% after deductible	30% after deductible
Diagnostic X-Rays / Labs	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible	10% after deductible	30% after deductible
Acupuncture (12 visits)	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible	10% after deductible	30% after deductible
Mental Health - Outpatient Care (PA)	$20 Deductible waived	$30 Deductible waived	$30 Deductible waived	$40 Deductible waived	10% after deductible	10% after deductible	30% after deductible
Ambulance Co-pay	$100	$100	$100	$100	10% + $100	10% + $100	30% + $100
ER Copay (in addition to deductible and coinsurance)	$100 -waived if admitted	$100 - waived if admitted	$100 - waived if admitted	$100 - waived if admitted	$100 - waived if admitted	$100 - waived if admitted	$100 - waived if admitted
In-Network Durable Medical Equipment	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible	10% after deductible	30% after deductible
Pharmacy Plans with Navitus Health Solution					**Co-pays after deductible is met**		
Out of Pocket Maximum	Individual $2,500 Family $3,500	Individual $2,500 Family $3,500	Individual $2,500 Family $3,500	Individual $2,500 Family $3,500	see medical OOP Max	see medical OOP Max	see medical OOP Max
Deductible	$0	$0	$0	Individual $200 Family $500	medical deductible applies	medical deductible applies	medical deductible applies
Costco Generics	$0	$0	$0	$0	$0 (30 day) after deductible	$0 (30 day) after deductible	$0 (30 day) after deductible
Generics - 30 day	$9	$9	$9	$10	$9 after deductible	$9 after deductible	$9 after deductible
Specialty/ Brand	$35	$35	$35	$35 after deductible	$35 after deductible	$35 after deductible	$35 after deductible

It is the member's responsibility to verify specific coverage items or plan details with the carriers of each program - Information from STSIG staff is general guidance only

The medical deductible runs from January 1 to December 31 every year. Deductible amounts paid towards the PPO plans in the fourth quarter of the calendar year (October 1 - December 31) will be credited to the current year as well as the following calendar year. Does not apply to High Deductible plans.

90 day prescriptions and mail order service only available through **Costco**.

Specialty Pharmacy: Navitus SpecialtyRX is mandatory.

The above information is for general guidance - please see full plan descriptions for complete details located at www.stsigjpa.com (medical program page)