

**Pharmacy costs and deductibles are separate and not shown here.*

Jamie Jamie's Dependents	Total Cost Example only	Jamie's Medical Deductible*	Jamie's Copay	Jamie Pays Copay + Deductible	Plan Pays
January Jamie has annual PCP visit	\$100	Does not apply	\$0	\$0	\$100
February Jamie visits dermatologist	\$125	Does not apply	\$35	\$35	\$90
March Jamie's older child has a leg injury playing basketball. Visits urgent care then has an x-ray the next day in a freestanding facility.	Urgent Care \$300 X-ray \$135 Total \$435	\$135 <i>Deductible paid so far</i> Individual (Jamie): \$0 Individual (Child 1): \$135 Individual (Child 2): \$0 Family: \$135	\$50	$\$50 + \$135 = \$185$	\$250
May Jamie visits urgent care for an upper respiratory infection	\$300	Does not apply	\$50	\$50	\$250
May Jamie's older child has a routine pediatrician visit	\$100	Does not apply	\$0	\$0	\$100
June Jamie falls while hiking; visits Emergency Room	\$450	Does not apply	\$250	\$250	\$200
June Jamie has an MRI the next day in a freestanding facility	\$480	\$250 <i>Deductible paid so far</i> Individual (Jamie): \$250 Individual (Child 1): \$135 Individual (Child 2): \$0 Family: \$385	\$75	$\$75 + \$250 = \$325$	\$155
July Jamie visits the Physical Therapist for 4 visits	\$200	Does not apply	$\$20 \times 4 = \80	\$80	\$120
August Jamie has ACL surgery and an inpatient stay	\$13,500	\$0	\$350	\$350	\$13,150

Jamie has already reached the *Individual Deductible of \$250* for herself.

Since the Employee Health Plan does not require members to pay coinsurance after the deductible is met, the plan covers **100% of the balance** of Jamie's ACL Surgery, after copay.

ACL Surgery Charges

Jamie's provider submits the claim to the Employee Health Plan for ACL Surgery

$$\begin{aligned}
 & \$13,500 \text{ Charge for ACL Surgery} \\
 & - \$350 \text{ Jamie's copay only; deductible already met} \\
 & \hline
 & \$13,150
 \end{aligned}$$

EHP will pay the entire balance of the claim, 100%, since there is no coinsurance

October Jamie's older child has a dermatological procedure (Outpatient Hospital).	\$400	\$115 <i>Deductible paid so far</i> Individual (Jamie): \$250 Individual (Child 1): \$250 Individual (Child 2): \$0 Family: \$500	\$75	\$75+\$115= \$190	\$210
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Jamie's family has reached the *Family Deductible of \$500*.

\$400 is eligible for the deductible, but only \$115 is applied because the family deductible will not be more than \$500 in total.

All expenses paid by each individual count towards the family deductible (\$500), ensuring that the family deductible is met sooner. No additional out-of-pocket payment toward the deductible is required this year for any member of Jamie's family.

Dermatology Procedure Charges

Jamie's provider submits the older child's claim to the Employee Health Plan for Dermatology Procedure

\$400 *Charge for derm procedure*
– \$190 *Jamie's paid co-pay+deductible*
\$210

EHP will pay the entire balance of the claim, 100%, since there is no coinsurance

December Jamie's younger child has a scheduled inpatient procedure	\$10,000	\$0 <i>Deductible paid so far</i> Individual (Jamie): \$250 Individual (Child 1): \$250 Individual (Child 2): \$0 Family: \$500	\$350	\$350	\$9,650
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The \$500 family deductible was already met.

No additional out-of-pocket payment toward the deductible is required this year for any member of Jamie's family. The co-pay is still owed, regardless of whether the deductible is met.

Jamie's family has paid \$1,815 in out-of-pocket costs, and the plan has paid \$24,275 in medical claims for the care the family has received this year.

Services such as labs, x-rays or other testing ordered or performed by your provider in the office may be subject to the deductible.

Refer to the "2026 Benefits Highlights and Costs" booklet on the HR Portal to learn what additional services the medical deductible applies to.