

PPO Saver Plan (HSA Medical Plan)

Effective January 1, 2009, NAH will continue to provide you the opportunity to enroll in an HSA medical plan. An HSA is an account that you can put pre-tax money in to save for future medical expenses. HSAs were signed into law by President Bush on December 8, 2003.

An HSA is designed to work with a high deductible plan that will be administered by BCBSAZ. You can contribute funds, on a pre-tax basis, to your HSA to help pay for your deductible, coinsurance and any qualified medical expense permitted by Federal tax law not covered by your health plan. You can make pre-tax contributions into the HSA up to: \$3,000 for yourself and \$5,950 for you and your family per calendar year. For HSA members over the age of 55 the pre-tax contribution is increased by \$1,000. ***The big advantage to the HSA is that any funds not used during the year will roll over year after year.*** In addition, an HSA is your account and goes with you if you change jobs or when you retire. And you can even choose to use the funds to save for your retirement health care costs.

BluePreferred Saver HSA	BCBS In Network	BCBS Out-of-Network
Deductible		\$2,300 Individual \$4,600 Family
Out of Pocket Maximum	\$3,500 Individual, \$7,000 Family	\$7,000 Individual, \$14,000 Family
Preventive Care including: Well Child Care Annual Physical Exams Well Woman Mammography & Colonoscopy	100%, no deductible	Only Mammography at 50%, no deductible
Physician Office Visit for Adult/Child Sick Care	90% covered after deductible	50% covered after deductible
Specialty Office Visit	90% covered after deductible	50% covered after deductible
Maternity Benefits	90% covered after deductible	50% covered after deductible
Inpatient Hospital Services	90% covered after deductible	50% covered after deductible
Outpatient Facility Services	90% covered after deductible	50% covered after deductible
Mammogram & Colonoscopy (Diagnostic)	100%, after deductible	50% covered after deductible
Lab	100%, after deductible	50% covered after deductible
Radiology	90% covered after deductible	50% covered after deductible
Emergency Room	\$100 access fee then 90% after deductible (access fee waived if admitted)	\$100 access fee then 50% after deductible if not an emergency
Urgent Care	90% covered after deductible	50% covered after deductible
Physical, Speech, Occupational Therapy	90% covered after deductible	50% covered after deductible
Hearing Exam and Hearing Aid	50% covered after deductible Combined Benefit Maximum of \$2,500 (every 2 years)	
Mental Health/Substance Inpatient -2 admissions, not > 30 days Outpatient 20 Visits per calendar year NO BIODYNE SERVICES	90% covered after deductible 50% covered after deductible	50% covered after deductible 50% covered after deductible
Skilled Nursing Facility 180 day maximum	90% covered after deductible for 90 days, 50% for next 90 days	50% covered after deductible
Prescription Drugs	90% covered after deductible	50% covered after deductible
Mail Order Prescriptions	90% covered after deductible <i>Service is not a 3 month supply for a 2 month cost</i>	Not Available
Lifetime Maximum	\$3,000,000	