



**SALA**  
Healthcare Program

**Choose the Apex HDHP / Basic MEC (with HSA) + Medical Cost Sharing**

Apex HDHP / Basic MEC plan provides 100% coverage for preventive care services and a framework for a Health Savings Account (HSA).

Preventative Care:

- 21 Preventive Care services for Adults
- 28 Preventive Care services for Women
- 31 Preventive Care Services for Children

Provides Framework for HSA

Deductible: \$3,000 Member/ \$6,000 Member + Family

80/20 Coinsurance

Max Out-of-Pocket: \$6,750 Member / \$13,300 Member + Family

HSA Eligible

Covered Medical Services under HDHP

- + Primary Care Office Visits
- + Urgent Care Visits
- + Laboratory Services

Tax Advantaged Medical Savings Account:

Contributions are 100% deductible

Employee and employer can contribute pre-tax  
Withdrawals for qualified medical expenses never taxed

Interest earned grows tax-deferred

Unused funds roll over at year-end

Qualified Medical Expenses:

- Dental
- Vision
- Prescription
- Doctor Visits

Annual Contributions Levels for 2018:

\$3,450 Individual

\$6,900 Families

Individuals 55+ can contribute an additional \$1,000

Association Plans: Apex HDHP/100% Preventive Care	
MO	\$71.43
MS	\$102.04
MC	\$102.04
MF	\$102.04

The Apex HDHP / Basic MEC plans are paired with the Sedera level 1 pricing so participants choose from one of the plans above and a Sedera plan on the following page.



### SEDERA ACCESS Level 1 Pricing

**Non-Tobacco Use (Tobacco use add \$75 Surcharge)**

500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	186.73	214.28	240.81	294.90	537.75
MS	359.18	413.26	467.34	575.51	1,061.22
MC	346.94	397.96	448.98	552.04	1,013.26
MF	523.47	602.04	680.61	836.73	1,541.82

1,000 IUA

	18-29	30-39	40-49	50-59	60-64
MO	178.57	205.10	214.28	259.18	475.51
MS	340.81	394.89	413.26	503.06	934.69
MC	329.59	380.61	295.92	483.67	893.87
MF	497.96	575.51	602.04	732.65	1,359.17

1,500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	160.20	186.73	195.92	240.81	447.96
MS	305.10	359.18	377.55	467.34	881.63
MC	294.90	346.94	363.26	448.98	842.85
MF	444.89	523.47	550.00	680.61	1,280.60

2,500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	141.84	155.10	172.45	217.35	407.14
MS	269.39	293.88	330.61	420.40	797.95
MC	261.22	284.69	319.39	405.10	764.28
MF	392.85	429.59	481.63	612.24	1,160.19

5,000 IUA

	18-29	30-39	40-49	50-59	60-64
MO	106.12	133.67	148.98	172.45	329.59
MS	196.94	251.02	283.67	330.61	643.87
MC	192.86	243.88	274.49	319.39	616.32
MF	288.77	367.34	414.28	481.63	935.71