



Choose the eBenefits HDHP / Essential (with HSA) + Medical Cost Sharing

eBenefits HDHP / Essential 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

The Essential Plan only covers Preventative Care.

Any other doctor visits would not be covered but the plan does meet the requirements to setup an HSA.

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 2022:

- \$3,650 Individual
- \$7,300 Families
- Individuals 55+ can contribute an additional \$1,000

eBenefits HDHP / Essential Plan	
Member Only	\$110.96
Member & Spouse	\$144.13
Member & Children	\$144.13
Member & Family	\$154.50

The eBenefits HDHP / Essential 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	187.00	214.00	241.00	295.00	538.00
MS	359.00	413.00	467.00	576.00	1,061.00
MC	347.00	398.00	449.00	552.00	1,013.00
MF	523.00	602.00	681.00	837.00	1,542.00

1,000 IUA

	18-29	30-39	40-49	50-59	60-64
MO	179.00	205.00	214.00	259.00	476.00
MS	341.00	395.00	413.00	503.00	935.00
MC	330.00	381.00	296.00	484.00	894.00
MF	498.00	576.00	602.00	733.00	1,359.00

1,500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	160.00	187.00	196.00	241.00	448.00
MS	305.00	359.00	378.00	467.00	882.00
MC	295.00	347.00	363.00	449.00	843.00
MF	445.00	523.00	550.00	681.00	1,281.00

2,500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	142.00	155.00	172.00	217.00	407.00
MS	269.00	294.00	331.00	420.00	798.00
MC	261.00	285.00	319.00	405.00	764.00
MF	393.00	430.00	482.00	612.00	1,160.00

5,000 IUA

	18-29	30-39	40-49	50-59	60-64
MO	106.00	134.00	149.00	172.00	330.00
MS	197.00	251.00	284.00	331.00	644.00
MC	193.00	244.00	274.00	319.00	616.00
MF	289.00	367.00	414.00	482.00	936.00