

	Surest				UMR HDHP1		UMR HDHP2	
	Individual		Family		Individual		Family	
Deductible ( Medical/RX)	\$0/\$0		\$0/\$0		\$1650 (Combined)		\$3300 (Combined)	
Out-of-pocket (OOP) Maximum ( Medical/RX)	\$3000/\$1000		\$6000/\$2000		\$3000 (Combined)		\$6000 (Combined)	
Deductible/OOP Details	No Individual will pay more than \$3K annually in medical copays or \$1K in prescription copays. Once this limit is reached, remaining costs will be covered by other family members.				Each person’s costs are pooled with covered dependents until the deductible ( and out-of-pocket maximum ) are fully satisfied. *HDHDP2 Family coverage has an \$8700 individual maximum.			
Wellness Incentive (Must earn 5 points in Asset Health by 11/30)	\$1,200 paid on payslip (Taxed as supplemental income)				\$1,200 HSA Deposit			
Medical Services and Copays or Coinsurance	When providers or locations are evaluated as high-value, Surest assigns a lower copay based on factors like better patient health outcomes, lower complication rates, and efficient resource use. To view copays, navigate to <a href="https://join.surest.com/schreiber/">https://join.surest.com/schreiber/</a> Access code: schreiber2025				Schreiber pays for 80% of coverage once your deductible is met.			
Preventive care	The plan pays 100% without having to pay a copay or coinsurance							
No-cost programs available through medical enrollment	Surgery Support (Carrum Health), Expert medical opinion (2nd MD), Virtual physical therapy (Sword Health), Weight/Gut/Diabetes Management (Digbi), Virtual Healthcare ( Doctor on Demand), Menopause Support (Maven), Parenting and Pediatrics (Maven), Cancer Prevention Program (Color Health)							
Covered services	All three plans have the same covered medical services.							
Provider Network	All three plans use the UHC Choice Plus medical network and SmithRX pharmacy network.							
Preventive Drug List	ACA Preventive Drug List				Expanded Preventive Drug List			
Prescription Coverage	Tier	Retail 30 days	Retail 90 day	Mail Order 30 day	Specialty*	Preventive Drugs		All Others (Excluding Specially)
	1	\$5	\$15	\$10	Retail & Mail Order	Generic Preventive: \$0 (no deductible) Brand Preventive: Preferred/non-preferred brands: Schreiber pays for 80% of cost, no deductible needs to be met		Schreiber pays 80% after deductible is met
	2	\$20	\$60	\$50				
	3	\$40	\$120	\$100				
	4			\$130				
	5			\$150				
Specialty drugs*	Use SmithRx Connect 360 programs to obtain your medications.							