

Plan year: December 1, 2026 - November 30, 2027

In-network benefits · Meritain, using the Aetna network · Prescriptions through SmithRx

BENEFIT	OPTION A: HSA	OPTION B: COPAY
Deductible — individual / family	\$2,000 / \$4,000*	\$2,000 / \$4,000
Maximum out-of-pocket — individual / family	\$6,350 / \$12,700	\$6,350 / \$12,700
Preventive care — annual well check, immunizations and related services	\$0	\$0
Teladoc	\$0 after deductible	\$10 copay
Primary care	\$0 after deductible	\$30 copay
Specialist	\$0 after deductible	\$50 copay
Urgent care	\$0 after deductible	\$75 copay
Emergency room	\$0 after deductible	\$500 copay
Inpatient hospital	\$0 after deductible	\$0 after deductible
Outpatient surgery — surgical center / hospital	\$0 after deductible	\$250 copay for surgical center / \$500 copay after hospital deductible
Imaging or procedure through Valenz	\$0 after reimbursement	\$0
Laboratory — independent / facility-owned	\$0 after deductible	\$30 copay / \$50 after deductible
CT/PET scan, MRI	\$0 after deductible	\$0 after deductible
Tier 1 — Generic	\$7 after deductible	\$4 copay
Tier 2 — Preferred brand	\$55 after deductible	\$45 copay
Tier 3 — Non-preferred brand	\$80 after deductible	\$70 copay
Tier 4 — Specialty**	Covered at 100% after deductible	Covered at 100% / \$0 copay

*With family enrollment in Option A, the individual deductible does not apply; one member can satisfy the full family deductible.

**May require a small manufacturer's copay. For out-of-network benefits, refer to the Summary of Benefits and Coverage.

OPTION A: HSA MATCHING CONTRIBUTION

Scenic Ridge provides a **25% match** on your contribution, up to **\$500 for individual coverage** and **\$1,000 for all other tiers**. If you contribute \$2,000, Scenic Ridge contributes \$500, for \$2,500 total.

OPTION B: COPAY PLAN REIMBURSEMENT

Scenic Ridge reimburses **\$500** of the individual deductible after you pay the first **\$1,500**. For family coverage, Scenic Ridge reimburses **\$1,000** after you pay the first **\$3,000**.

Medical: 1-800-925-2272 · www.meritain.com
 Prescription: 1-844-454-5201 · www.smithrx.com