



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.vehi.org](http://www.vehi.org) or by calling 1-800-247-2583.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	See page 1 of SBC	See page 1 of the SBC for your BCBSVT/VEHI primary coverage for the overall deductible amount. You must pay 25% of the first \$1,000 out-of-pocket expense under the HRA. The HRA will pay 100% of the of the next \$1,500 (single)/\$4,000 (multi-person) out-of-pocket expenses. For prescription expenses, the HRA will pay 100% of the out-of-pocket expenses.
<b>What is the overall HRA deductible?</b>	<b>\$2,250/\$4,750</b>	
<b>Are there other <u>deductibles</u> for specific services?</b>	No. There are no other specific deductibles.	
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	No.	There is no limit on out-of-pocket expenses under the HRA portion of your coverage. See page 1 of the BCBSVT/VEHI SBC for the plan out-of-pocket limit.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>		See page 1 of the BCBSVT/VEHI SBC for expenses not included in the calculation of the plan out-of-pocket limit.
<b>Is there an overall annual limit on what the plan pays?</b>  <b>Is there an overall annual limit on what the HRA pays?</b>	No, there is no annual limit on what the BCBSVT/VEHI health plan pays.  Yes, see HRA amounts in next column.	Your employer also provides a Health Reimbursement Arrangement (HRA). The HRA pays up to \$2,250 single / \$4,750 family per year to help cover your eligible [Medical, Pharmacy, [all 213d]] expenses.
<b>Does this plan use a <u>network</u> of providers?</b>	Yes.	The HRA plan providers are the same as the BCBSVT/VEHI providers when determining payment for the same services. See page 1 of the BCBSVT/VEHI SBC for more information.
<b>Do I need a referral to see a <u>specialist</u>?</b>		See page 1 of your BCBSVT/VEHI SBC.
<b>Are there services this plan doesn't cover?</b>	Yes.	See page 1 of your BCBSVT/VEHI SBC