



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 or by calling 1-800-247-2583.

Important Questions	Answers	Why this Matters:
<p>What is the overall <u>deductible</u>?</p> <p>What is the overall HRA deductible?</p>	<p>See page 1 of SBC</p> <p>\$2,000/\$4,500</p>	<p>See page 1 of the SBC for your BCBSVT/VEHI primary coverage for the overall deductible amount. You must pay 50% of the first \$1,000 out-of-pocket expense under the HRA. The HRA will pay 100% of the of the next \$1,000 (single)/\$4,000 (multi-person) out-of-pocket expenses. For prescription expenses, the HRA will pay 100% of the out-of-pocket expenses.</p>
<p>Are there other <u>deductibles</u> for specific services?</p>	<p>No. There are no other specific deductibles.</p>	
<p>Is there an <u>out-of-pocket limit</u> on my expenses?</p>	<p>No.</p>	<p>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.</p>
<p>What is not included in the <u>out-of-pocket limit</u>?</p>		<p>See page 1 of the BCBSVT/VEHI SBC for expenses not included in the calculation of the plan out-of-pocket limit.</p>
<p>Is there an overall annual limit on what the plan pays?</p> <p>Is there an overall annual limit on what the HRA pays?</p>	<p>No, there is no annual limit on what the BCBSVT/VEHI health plan pays.</p> <p>Yes, see HRA amounts in next column.</p>	<p>Your employer also provides a Health Reimbursement Arrangement (HRA). The HRA pays up to \$2,000 single / \$4,500 family per year to help cover your eligible [Medical, Pharmacy, [all 213d]] expenses.</p>
<p>Does this plan use a <u>network</u> of providers?</p>	<p>Yes.</p>	<p>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.</p>
<p>Do I need a referral to see a <u>specialist</u>?</p>		<p>See page 1 of your BCBSVT/VEHI SBC.</p>
<p>Are there services this plan doesn't cover?</p>	<p>Yes.</p>	<p>See page 1 of your BCBSVT/VEHI SBC</p>