

# VEHI: Platinum Plan, Gold Plan, Gold CDHP, Silver CDHP HRA

Summary of Benefits and Coverage: Member pays first, then

Coverage Period: Begins 1/1/2020

Plan Type: HRA

HRA Coverage for: Non-aligned, Paraeducators



**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:
What is the overall <u>deductible</u> ?  What is the overall HRA deductible?	See page 1 of SBC <b>\$300 single</b> <b>\$700 2-person,</b> <b>Parent+Child(ren),</b> <b>Family</b>	See page 1 of the SBC for your BCBSVT/VEHI primary coverage for the overall deductible amount. You must pay all of the costs up to the Health Reimbursement Arrangement (HRA) deductible amount of \$300 single / \$700 2-person / \$700 Parent + Child(ren) / \$700 Family before the HRA begins to pay for covered services you use.
Are there other <u>deductibles</u> for specific services?	No. There are no other specific deductibles.	
Is there an <u>out-of-pocket limit</u> on my expenses?	See page 1 of SBC	
What is not included in the <u>out-of-pocket limit</u> ?	See page 1 of SBC	
Is there an overall annual limit on what the plan pays?  Is there an overall annual limit on what the HRA pays?	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 \$2200 single / \$4300 2-Person / \$4300 Parent + Child(ren) / \$4300 Family per year to help cover your eligible Medical, Pharmacy expenses.
Does this plan use a <u>network of providers</u> ?	See page 1 of SBC	
Do I need a referral to see a <u>specialist</u> ?	See page 1 of SBC	
Are there services this plan doesn't cover?	See page 1 of SBC	

**Questions:** Call 1-800-247-2583 or visit us at [www.vehi.org](http://www.vehi.org)

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.bcbsvt.com/glossary](http://www.bcbsvt.com/glossary) or call 1-800-247-2583 to request a copy