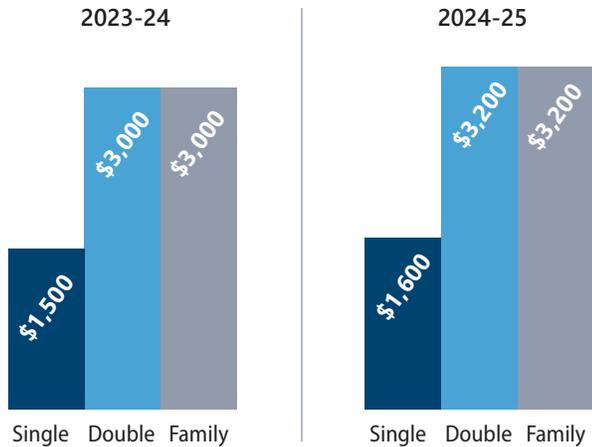


STAR HSA Plan Changes: What's New in 2024-25?

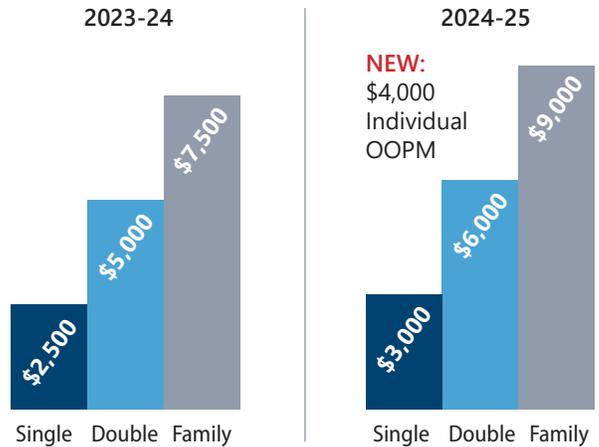
Deductible

Includes Medical & Pharmacy



Out-of-Pocket Maximum (OOPM)

Includes what's been paid toward deductible



Family Example



- » There is a fixed \$3,200 deductible and \$9,000 out-of-pocket maximum which applies to the family.
- » Everyone's covered claims go toward the deductible. Once met – by one person or across the family – coinsurance benefits kick in for the whole family.
- » The new individual OOPM means that one individual cannot pay more than \$4,000 for health expenses. At that point, PEHP covers at 100% for covered, in-network services. This feature is especially helpful for families who have one person with very high claims.
- » If the \$9,000 family OOPM is met, PEHP will cover 100% for all family members' covered, in-network claims for the rest of the plan year.

Individual High Claim Example

Son tears his ACL skiing and needs surgery. Let's assume the family has not accrued anything toward the deductible yet this year.

How much does the member pay?	2023-24	2024-25
Surgery cost	\$12,000	\$12,000
Deductible (member pays)	-\$3,000	-\$3,200
Balance before coinsurance	= \$9,000	= \$8,800
20% Coinsurance (member pays)	\$1,800	\$1,760
Member Responsibility	\$4,800	\$4,960
		\$4,000

This individual is now covered at 100% for the rest of the plan year, since the embedded individual out-of-pocket maximum caps each individual at \$4,000.

If other family members have claims after this: Coinsurance would still apply to new claims until either another individual reaches \$4,000 total of their own health expenses, or until the family out-of-pocket maximum of \$9,000 is met.

After that, PEHP will cover 100% for covered in-network claims for the family.

Remember!

Your Health Savings Account (HSA) or HRA (if offered by your employer) can help you pay for any qualified health expenses.