

Medical & Prescription

Drug Benefits

Thompson Thrift’s medical plans are designed with a focus on wellness, preventive care, and choice. Members have three coverage options to choose from: a traditional PPO plan, and two High Deductible Health Plans (HDHP). All three plans are administered by Anthem, and the medical services and prescriptions covered under all three plans are the same. The difference is in how the plans pay for those services through a different mix of copays, deductibles, out-of-pocket maximums, and coinsurance. These differences also impact the premium rate you pay for the plans.

MEDICAL PLANS SUMMARY

Key Features	PPO Plan		HDHP 1		HDHP 2	
Calendar Year Deductible Individual / Family	\$3,000 / \$6,000		\$4,000 / \$8,000		\$6,000 / \$12,000	
Out-of-Pocket Maximum (includes deductible) Individual / Family	\$6,500 / \$13,000		\$4,000 / \$8,000		\$6,000 / \$12,000	
Coinsurance (portion you pay)	30%		0%		0%	
Preventive Care	Covered 100%		Covered 100%		Covered 100%	
Physician Services Office Visit / Specialist Visit	\$30 / \$50 Copay		0% after Deductible		0% after Deductible	
LiveHealth Online	\$10 Copay		\$59/ \$0 after Deductible		\$59/\$0 after Deductible	
Urgent Care Copay	\$75 Copay		0% after Deductible		0% after Deductible	
Emergency Room Copay (waived if admitted)	\$250 Copay + 30%		0% after Deductible		0% after Deductible	
Inpatient Hospital (per admission)	30% after Deductible		0% after Deductible		0% after Deductible	
RETAIL PRESCRIPTIONS (UP TO 30 DAYS)						
Generic	\$15 Copay		0% after Deductible		0% after Deductible	
Preferred Brand	\$50 Copay		0% after Deductible		0% after Deductible	
Non-preferred Brand	\$100 Copay		0% after Deductible		0% after Deductible	
Specialty Brand	25% up to \$350		0% after Deductible		0% after Deductible	
Mail Order	\$38 / \$150 / \$300/ 25%		0% after Deductible		0% after Deductible	
OUT-OF-NETWORK BENEFITS						
Calendar Year Deductible Individual / Family	\$6,000 / \$12,000		\$8,000 / \$16,000		\$12,000 / \$24,000	
Coinsurance (portion you pay)	50%		30%		30%	
Out-of-Pocket Maximum (includes deductible) Individual / Family	\$13,000 / \$26,000		\$16,000 / \$32,000		\$24,000 / \$48,000	
Per Pay Contribution	PPO Plan		HDHP1		HDHP 2	
	Standard	Healthy Lifestyle*	Standard	Healthy Lifestyle*	Standard	Healthy Lifestyle*
Team Member Only	\$99.83	\$81.77	\$53.15	\$43.53	\$39.11	\$32.04
Team Member + Spouse	\$382.23	\$313.10	\$192.80	\$157.93	\$153.73	\$125.93
Team Member + Child(ren)	\$246.53	\$201.94	\$135.64	\$111.11	\$108.15	\$88.59
Team Member + Family	\$479.59	\$392.85	\$241.47	\$197.79	\$192.52	\$157.70

* You must complete an annual physical and biometric screening through Marathon Health each year to be eligible for the Healthy Lifestyle rates. Newly eligible team members must complete the requirements within 60 days of their date of hire. Team members enrolled in the plan as of January 1 must complete the requirements between December 1, 2023, and March 1, 2024. Given past participation, the company starts everyone at the lower Healthy Lifestyle rates. If you do not complete the requirements, your rate will be switched to the Standard rate as soon as administratively possible following the completion deadline.