



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.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	See page 1 of the SBC	
Are there other deductibles for specific services?	No. There are no other specific deductibles.	
Is there an out-of-pocket limit on my expenses?	See page 1 of SBC	
What is not included in the out-of-pocket limit ?	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 health plan pays. Yes, see HRA amounts in next column.	Your employer also provides a Health Reimbursement Arrangement (HRA). The HRA pays up to \$2,100 single Licensed Staff, \$2,200 Unlicensed Staff / \$4,200 family Licensed Staff, \$4,400 Unlicensed Staff per year to help cover your eligible [Medical, Pharmacy, all 213d] expenses.
Does this plan use a network of providers ?	See page 1 of SBC	
Do I need a referral to see a specialist ?	See page 1 of SBC	
Are there services this plan doesn't cover?	See page 1 of SBC	