Thrive with Key

How the Key Medical Plan works – 2021

	Key Medical 1	Key Medical 2	Key Medical 3
1. Your Health Savings Account (HSA) is funded.	Contribute to your HSA through payroll deduction and earn the Wellness Incentive to help manage your medical expenses today or in the future. You may choose to use your HSA funds to help pay your deductible or coinsurance. It's up to you.		
2. You pay 100% of medical and prescription drug costs until your deductible is met.	**Your Deductible:**		
	$1,500 employee only $3,000 family	$1,500 employee only $3,000 family	$3,000 employee only $6,000 family
3. After you reach your deductible, you share expenses with the Plan (coinsurance) until you reach your out-of-pocket maximum.	**Your Coinsurance (see below for prescription drug coinsurance):**		
	You pay: 20% The Plan pays: 80%	You pay: 20% The Plan pays: 80%	You pay: 30% The Plan pays: 70%
4. After you reach your out-of-pocket maximum, the Plan pays for covered services and prescription drugs at 100% for the rest of the year.	**Your Out-of-Pocket Maximum:**		
	$2,000 employee only $4,000 family	$3,000 employee only $6,000 family	$5,000 employee only $10,000 family*
Preventive care is covered at 100% and select preventive medications bypass the deductible.			

*Individuals enrolled in Family coverage have a $8,550 out-of-pocket maximum.

Prescription Coinsurance

Rx Expenses	Key Medical 1 You pay	Key Medical 2 You pay	Key Medical 3 You pay
Generic	20%	20%	30%
Preferred brand	40%	40%	50%
Non-preferred brand	60%	60%	70%

Visit **express-scripts.com/keycorp** to confirm which category your current prescriptions fall under. Minimum coinsurance for generics is $4 (retail) and $10 (mail order).

Fertility lifetime limit: Medications up to $10,000 / Medical services up to $20,000 per covered person. Participation in UnitedHealthcare Fertility Solutions program is required.

Find information about a KeyBank HSA at Key Connect > Communities > Other Communities > Key Employee Financial Wellness & Employee Product Benefits.