

# PREVENTIVE HSA

## OUTLINE

Your Planstin Preventive HSA health plan is HSA qualified and includes preventive services, discount prescriptions, and a Teladoc® membership. There is no limit on plan services for pre-existing conditions. This is a summary of your health plan coverage. For more information, please see your plan's Statement of Benefits and Coverage (SBC).

## PREVENTIVE CARE

Your plan provides 100% coverage for preventive services as outlined by the Affordable Care Act when services are performed in-network with PHCS. For out-of-network preventive services, your plan will pay 150% of Medicare reimbursement rates. In the absence of a Medicare rate, the plan will pay usual, customary, and reasonable (UCR) rates for your geographic area.

## TELEMEDICINE

Your plan includes membership with the leading telemedicine provider in the United States. Teladoc® provides unlimited access to a physician 24/7/365, with no copay for general medical visits.

Teladoc® Service	Copay
General Medical Visit	\$0
Dermatology Visit	\$85
Licensed Therapist Visit	\$90
Psychiatrist Visit (Ongoing)	\$100
Psychiatrist Visit (Evaluation)	\$220

## PRESCRIPTIONS

Your plan includes a discount prescription card for savings up to 75% on select prescriptions. To learn more, or to start using your discount prescription card, go to [rx.planstin.com](http://rx.planstin.com).

## **OPTIONAL HSA CARD & ACCOUNT**

Your plan allows for optional deposits into an Optum Bank HSA account. If you choose to establish this new HSA account, you will receive a debit card that can be used for qualified HSA expenses. To learn more about qualified HSA purchases, go to [planstin.com/HSA](https://planstin.com/HSA).

## **NETWORK**

Your plan provides access to the PHCS/Multiplan national PPO network of doctors. You can search for a provider at [planstin.com/PHCS](https://planstin.com/PHCS) or call 800-922-4362.