

# HRST IIS/BCBS MERP \$1,000 Ded Copay Benefits 2024 Plan Year

## **\*Employee responsibility pre-deductible:**

- You pay the first \$1,000 for single not to exceed \$3,000 for family for eligible expenses.



### **Employee Pays:**

Single plan  
\$1,000  
Not to exceed  
\$3,000 per family

**Overall Member Deductible:**  
Single: \$1,000  
Family: not to exceed \$3,000

## **\*Employee responsibility post-deductible:**

- You pay 20% of the next \$1,200 for single not to exceed \$1,400 for family for eligible expenses.



### **Employee Pays 20% of next:**

Single plan  
\$1,200  
Not to exceed  
\$1,400 per family

**Overall Member Out-of-Pocket Max:**  
Single: \$2,200  
Family: not to exceed \$4,400

## **\*MERP responsibility post-deductible:**

- HRST pays 80% of the next \$1,200 for single not to exceed \$1,400 for family for eligible expenses.



### **HRST Pays 80% of next:**

Single plan  
\$1,200  
Not to exceed  
\$1,400 per family

**Overall Member Out-of-Pocket Max:**  
Single: \$2,200  
Family: not to exceed \$4,400

## **\*MERP responsibility:**

- 100% funded by HRST for you
- HRST pays the final \$4,800 for single not to exceed \$9,600 for family for eligible expenses.



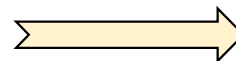
### **HRST Pays:**

Single plan  
\$4,800 Not to exceed  
\$9,600 per family

**MERP Responsibility:**  
Single: \$4,800  
Family: not to exceed \$9,600

## **BCBS Deductible & Out-of-Pocket Max**

- 100% Coverage by BCBS of MN after deductible and out-of-pocket max is met.



### **Out-of-pocket Max:**

Remainder of eligible expenses for the calendar year are paid for by BCBS of MN

**BCBS Out-Of-Pocket Max:**  
Single: \$7,000  
Family: \$14,000

**\*Always present both BCBS and IIS card at medical appointments and pharmacy.**

**\*\*This is only a summary, this is not your medical policy. For more detail, refer to your Summary of Benefits and Coverages.**