



SALA
Healthcare Program



Apex Management Group

Choose the Apex HDHP / Basic MEC (with HSA) + Medical Cost Sharing

Apex HDHP / Basic MEC plan provides 100% coverage for preventive care services and a framework for a Health Savings Account (HSA).

Preventative Care:

- 21 Preventive Care services for Adults
- 28 Preventive Care services for Women
- 31 Preventive Care Services for Children

Provides Framework for HSA

Deductible: \$3,000 Member/ \$6,000 Member + Family

80/20 Coinsurance

Max Out-of-Pocket: \$6,750 Member / \$13,300 Member + Family

HSA Eligible

Covered Medical Services under HDHP

- + Primary Care Office Visits
- + Urgent Care Visits
- + Laboratory Services

Tax Advantaged Medical Savings Account:

Contributions are 100% deductible

Employee and employer can contribute pre-tax

Withdrawals for qualified medical expenses never taxed

Interest earned grows tax-deferred

Unused funds roll over at year-end

Qualified Medical Expenses:

- Dental
- Vision
- Prescription
- Doctor Visits

Annual Contributions Levels for 2018:

\$3,450 Individual

\$6,900 Families

Individuals 55+ can contribute an additional \$1,000

Association Plans: Apex HDHP/100% Preventive Care	
MO	\$71.43
MS	\$102.04
MC	\$102.04
MF	\$102.04

The Apex HDHP / Basic MEC plans are paired with the Sedera level 3 pricing so participants choose from one of the plans above and a Sedera plan on the following page.

SEDERA ACCESS Level 1 Pricing

Non-Tobacco Use (Tobacco use add \$75 Surcharge)

500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	187.00	214.00	241.00	295.00	538.00
MS	359.00	413.00	467.00	576.00	1,061.00
MC	347.00	398.00	449.00	552.00	1,013.00
MF	523.00	602.00	681.00	837.00	1,542.00

1,000 IUA

	18-29	30-39	40-49	50-59	60-64
MO	179.00	205.00	214.00	259.00	476.00
MS	341.00	395.00	413.00	503.00	935.00
MC	330.00	381.00	296.00	484.00	894.00
MF	498.00	576.00	602.00	733.00	1,359.00

1,500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	160.00	187.00	196.00	241.00	448.00
MS	305.00	359.00	378.00	467.00	882.00
MC	295.00	347.00	363.00	449.00	843.00
MF	445.00	523.00	550.00	681.00	1,281.00

2,500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	142.00	155.00	172.00	217.00	407.00
MS	269.00	294.00	331.00	420.00	798.00
MC	261.00	285.00	319.00	405.00	764.00
MF	393.00	430.00	482.00	612.00	1,160.00

5,000 IUA

	18-29	30-39	40-49	50-59	60-64
MO	106.00	134.00	149.00	172.00	330.00
MS	197.00	251.00	284.00	331.00	644.00
MC	193.00	244.00	274.00	319.00	616.00
MF	289.00	367.00	414.00	482.00	936.00