

## Ohio Farm Bureau Health Benefits Plan

### Health Benefit Design Overview:

There are two plan types available to businesses in the OFB HBP. Groups of 5 or more can offer two plan choices from the eight available benefit designs and groups of 10 or more can offer three choices.

### High Deductible Health Plans (“HDHP”):

<b>Plan Name:</b>	<b>Deductible Single:</b>	<b>Deductible Family:</b>	<b>Single Out of Pocket Max:</b>	<b>Family Out of Pocket Max:</b>	<b>Physician Copays:</b>	<b>Rx Copays:</b>
HDHP \$3,000	\$3,000	\$6,000	\$3,000	\$6,000	None	None
HDHP \$4,000	\$4,000	\$8,000	\$4,000	\$8,000	None	None
HDHP \$5,000	\$5,000	\$10,000	\$5,000	\$10,000	None	None

### 80% Coinsurance Plans:

<b>Plan Name:</b>	<b>Deductible Single:</b>	<b>Deductible Family:</b>	<b>Single Out of Pocket Max:</b>	<b>Family Out of Pocket Max:</b>	<b>Physician Copays:</b>	<b>Rx Copays:</b>
\$500-80%	\$500	\$1,000	\$1,500	\$3,000	\$25/\$50	\$15/30/60
\$1,000-80%	\$1,000	\$2,000	\$2,500	\$5,000	\$25/\$50	\$15/30/60
\$2,250-80%	\$2,250	\$4,500	\$4,500	\$9,000	\$25/\$50	\$15/30/60
\$5,000-80%	\$5,000	\$10,000	\$6,600	\$13,200	\$25/\$50	\$15/30/60
\$7,000-100%	\$7,000	\$14,000	\$7,000	\$14,000	None	None

\*This is an illustrative guide to the benefits available under the Ohio Farm Bureau Health Benefits Plan. Consult the Summary of Benefits and Coverage and the Benefit Book for each plan to get more information about the services covered and the costs to a covered person.