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**Clark County, WA Consolidated Dual Option Matrix for HSA Healthplan 2.0SM, InnovaSM and EngageSM
For Groups of 10-50 Employees**

Product	Copay	Deductible	Coinsurance Level	Product	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0
				Copay	NA	NA	NA	NA	NA	NA
				Deductible	\$1,500/\$3,000	\$3,000/\$5,000	\$2,500/\$5,000	\$3,000/\$7,000	\$5,000/\$10,000	\$3,500/\$7,000
				Coinsurance Level	80/60/60	80/60/60	80/60/60	80/60/60	100/100/100	80/60/60
				Coinsurance Maximum	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Engage	NA	\$0	80/80/80	various						
Innova	\$20/\$35	\$250	90/70/70	various						
Innova	\$20/\$35	\$500	90/70/70	various						
Innova	\$20/\$35	\$250	80/60/60	various	Y					
Innova	\$30/\$45	\$500	90/70/70	various	Y					
Innova	\$30/\$45	\$250	80/60/60	various	Y					
Innova	\$20/\$35	\$750	90/70/70	various	Y					
Innova	\$20/\$35	\$500	80/60/60	various	Y					
Engage	NA	\$0	50/50/50	various	Y					
Engage	NA	\$500	80/80/80	various	Y					
Innova	\$30/\$45	\$500	80/60/60	various	Y					
Innova	\$20/\$35	\$500	70/50/50	various	Y	Y				
Engage	NA	\$500	70/70/70	various	Y	Y				
Innova	\$30/\$45	\$1,000	80/60/60	various	Y	Y				
Innova	\$30/\$45	\$750	70/50/50	various	Y	Y	Y			
Engage	NA	\$1,000	80/80/80	various	Y	Y	Y			
Innova	\$30/\$45	\$1,000	70/50/50	various	Y	Y	Y			
Engage	NA	\$500	50/50/50	various	Y	Y	Y			
Innova	\$30/\$45	\$1,500	70/50/50	various	Y	Y	Y	Y		
Innova	\$30/\$45	\$2,000	80/60/60	various	Y	Y	Y	Y		
Engage	NA	\$1,000	50/50/50	various	Y	Y	Y	Y	Y	
Innova	\$30/\$45	\$2,000	70/50/50	various	Y	Y	Y	Y	Y	Y
Engage	NA	\$2,000	80/80/80	various	Y	Y	Y	Y	Y	Y
Engage	NA	\$2,000	70/70/70	various	Y	Y	Y	Y	Y	Y
Innova	\$30/\$45	\$3,000	80/60/60	various		Y	Y	Y	Y	Y
Innova	\$30/\$45	\$3,000	70/50/50	various		Y	Y	Y	Y	Y

Benefit selection rules:

HSA Healthplan 2.0 to Activate Dual Option is not allowed.

Pharmacy benefits are required and will be different on each plan as they are embedded in the HSA Healthplan 2.0 plan.

The Coinsurance Maximum of \$2,000; \$3,000; \$4,000 or \$6,000 can be used on the paired Innova or Engage plan however, it is predetermined for the HSA Healthplan 2.0 plan.

Riders must match where applicable.

Eligibility:

Limited to a minimum of 10 enrolled employees, with at least 2 employees per plan.