

# Thrive with Key



## How the Key Medical Plan works – 2024

Summary of In-Network Coverage	Key Medical 1	Key Medical 2	Key Medical 3
<b>1. Your Health Savings Account (HSA) is funded.</b>	Contribute to your HSA through payroll deduction and earn the Wellness Incentive to help manage your medical expenses today or in the future. You may choose to use your HSA funds to help pay your deductible or coinsurance. It's up to you.		
<b>2. You pay 100% of medical and prescription drug costs until your deductible is met.</b>	<b>Your Deductible:</b>		
	\$1,600 employee only \$3,200 family	\$1,600 employee only \$3,200 family	\$3,000 employee only \$6,000 family
<b>3. After you reach your deductible, you share expenses with the Plan (coinsurance) until you reach your out-of-pocket maximum.</b>	<b>Your Coinsurance (see below for prescription drug coinsurance):</b>		
	You pay: 10% The Plan pays: 90%	You pay: 20% The Plan pays: 80%	You pay: 30% The Plan pays: 70%
<b>4. After you reach your out-of-pocket maximum, the Plan pays for covered services and prescription drugs at 100% for the rest of the year.</b>	<b>Your Out-of-Pocket Maximum:</b>		
	\$2,000 employee only \$4,000 family	\$3,500 employee only \$7,000 family	\$5,000 employee only \$10,000 family*
<b>Preventive care is covered at 100% and select preventive medications bypass the deductible.</b>			

\*Individuals enrolled in Family coverage have a \$9,450 out-of-pocket maximum.

## Prescription Coinsurance

	Key Medical 1	Key Medical 2	Key Medical 3
<b>Rx Expenses</b>	<b>You pay</b>	<b>You pay</b>	<b>You pay</b>
<b>Generic</b>	20%	20%	30%
<b>Preferred brand</b>	40%	40%	50%
<b>Non-preferred brand</b>	60%	60%	70%

### Long-term medications – avoid paying more

Fill long-term medications through a 90-day supply with Express Scripts® home delivery or at CVS retail.

- If you do not, you will pay full cost for the medication after the first two 30-day courtesy fills.
- Alternatively, you may log into your [express-scripts.com](https://www.express-scripts.com) account and indicate your choice of using another local retail pharmacy or call Express Scripts to designate your choice **(1-800-849-9138)**.

Visit [express-scripts.com/keycorp](https://www.express-scripts.com/keycorp) to confirm which category your current prescriptions fall under. Minimum coinsurance for generics is \$4 (retail) and \$10 (mail order).

Fertility lifetime limit: Medications up to \$10,000 / Medical services up to \$20,000 per covered person. Participation in UnitedHealthcare Fertility Solutions program is required.

If you purchase a brand-name prescription drug that has an available generic equivalent, you will pay the generic drug cost share plus the cost difference between the brand-name prescription drug and the equivalent generic prescription drug (applies to both physician and patient requests for brand name instead of generic). The difference in cost does not apply to your deductible or out-of-pocket maximum.



**Find information about a KeyBank HSA at [HR Online](#) > Benefits to Thrive > Financial Wellness > Employee Banking Benefits.**

**This is an overview of the Key Medical Plan. Find details at [HR Online](#) > Benefits to Thrive.**