



Tulsa FOP 93 Health and Welfare Trust

2019-2020 High Deductible Health Plan (HDHP) Enrollment Disclaimer

Plan year 2019-2020 the Tulsa FOP 93 Health and Welfare Trust will be offering a high deductible health plan (HDHP). The medical deductible on this plan will be \$5,000 for an individual and \$10,000 for a family. This means, other than 3 primary care physician visits per person per calendar year, the first \$5,000 individual (\$10,000 family) spent in a calendar year is out of pocket cost to the member. There is an additional \$2,000 individual (\$4,000 family) prescription drug out of pocket that is not included in the medical deductible. There is a potential for the member to be responsible for \$7,000 individual (\$14,000 family) total out of pocket expenses in a calendar year. This plan does not qualify for a tax-deferred health savings account (HSA).

Due to the nature of this health plan the Tulsa FOP Health & Welfare Trust is requiring a disclaimer for members enrolling in the HDHP. By electing this plan, you are indicating that you are aware of and understand the benefits of the HDHP and your financial responsibility as a member on that plan. If you have any questions before electing please contact Rooney Insurance.