



# IHMGPBTMS

COMPARE YOUR MEDICAL AND PRESCRIPTION DRUG BENEFITS			
FEATURE	Core <sup>1</sup>	Standard	Plus
	Individual • 2-person • Family	Individual • 2-person • Family	Individual • 2-person • Family
<b>Lubrizol's Annual HSA Contribution</b>	N/A	\$500 • \$750 • \$1,000	\$1,000 • \$1,500 • \$2,000
<b>Preventive Care</b>	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>
	\$0		
<b>Annual Deductible<sup>2</sup></b>	\$4,250 • \$6,375 • \$8,500	\$3,250 • \$4,875 • \$6,500	\$2,250 • \$3,375 • \$4,500
<b>Annual Out-of-Pocket Maximum</b>	\$5,750 • \$7,875 • \$10,000	\$4,750 • \$6,375 • \$8,000	\$3,750 • \$4,875 • \$6,000
<b>Biweekly Contribution<sup>3</sup></b>	\$0 • \$17 • \$25	\$31 • \$86 • \$122	\$66 • \$164 • \$235
<b>Surcharges</b>	Medical: \$45 Tobacco: \$35		
<b>Medical Coinsurance</b> Network Non-network	20% 40%		
<b>Emergency Room Visits</b>	20%		
<b>Hearing</b>	Hearing aid, hearing aid exams and diagnostic hearing care (not preventive) have \$500 limit, payable every two years		
<b>Prescription Drug – Retail and Mail Order</b>	Preventive Maintenance: 0% Generic: 10% Brand Formulary: 20% Brand Non-formulary: 30% Biotech/Specialty (available only through mail order): 35%		

- For the Core plan, the annual out-of-pocket maximum for 2-person and family coverage has an individual cap of \$5,750. Once any one family member reaches the individual cap of \$5,750, Lubrizol starts paying 100% of that person's covered expenses for the rest of the plan year.
- All covered expenses, including medical, prescription drug, behavioral health and substance abuse treatment expenses, apply to the annual deductible. The amount you pay for your annual deductible also counts toward your out-of-pocket maximum.
- Actual amounts may vary slightly due to system rounding. For more details on your contributions for coverage, review the 2023 Lubrizol Biweekly Contributions at [benefits.lubrizol.com/ae](https://benefits.lubrizol.com/ae).

Preventive care is vital to maintaining good health, managing risk factors and detecting health issues early. Your in-network preventive care is 100% covered with no deductible.