

## Key's 2025 Medical Plan Options

	Key Medical 1	Key Medical 2	Key Medical 3
	In-Network		
<b>Deductible</b>			
Employee-only	\$1,650	\$1,650	\$3,000
All other coverage levels	\$3,300	\$3,300	\$6,000
<b>Coinsurance</b>	Plan pays 90%	Plan pays 80%	Plan pays 70%
<b>Out-of-Pocket Maximum</b>			
Employee-only	\$2,100	\$3,600	\$5,000
All other coverage levels	\$4,200	\$7,200	\$10,000 (Individuals in Family coverage have an out-of-pocket maximum of \$9,200)
<b>Preventive Care</b>	Plan pays 100%, not subject to deductible		
<b>Office Visit (non-preventive)</b>	Subject to deductible and coinsurance		
<b>KeyBank Health Savings Account (HSA) Contribution*</b>	Applicable only if you earned the 2025 Wellness Incentive Employee-only coverage: \$600 All other coverage levels: \$1,200		
<b>Prescription Drugs**</b>			
<b>Up to 30-Day Supply (Retail)</b>	Employee Pays		
Generic	20% (\$4 minimum)	20% (\$4 minimum)	30% (\$4 minimum)
Preferred brand	40%	40%	50%
Non-preferred brand	60%	60%	70%
<b>90-Day Supply (Express Scripts® Mail or CVS Retail Location)</b>	Employee Pays		
Generic	20% (\$10 minimum)	20% (\$10 minimum)	30% (\$10 minimum)
Preferred brand	40%	40%	50%
Non-preferred brand	60%	60%	70%
***Maintenance medications: 90-day supply at CVS or Express Scripts home delivery required, unless you designate a 30-day supply by contacting Express Scripts.			

\*In addition to completing the required health actions to receive the Key contribution to the employee's KeyBank HSA, the employee and/or covered spouse/partner must continue to be enrolled in the Key Medical Plan for 2025. The 2025 Wellness Incentive amount (\$600 for an employee who completes the required health actions or \$1,200 if a covered spouse/partner also completes the required health actions) is based on completing the required activities by the deadline of Sept. 30, 2024. The Key contribution to your HSA paid in Jan. 2025 will be based on your plan enrollment tier (e.g., Employee Only, Employee + Spouse, etc) as of the last business day of Sept. 2024, as long as you remain actively employed and enrolled in the Key Medical Plan for Jan. 1, 2025. If the employee is no longer active at the time of the HSA contribution, does not have an HSA, or fails to open one before or during 2025, the employee may forfeit the Key contribution for 2025. If you are age 65 or older, your Wellness Incentive will be paid as a per-pay premium credit.

\*\*Prescription drug costs, with the exception of certain preventive medications, are subject to the combined medical/Rx deductible and out-of-pocket maximum. Although the coinsurance you pay for preventive medications does not count toward your deductible, it will apply to your out-of-pocket maximum. Patient assistance funded by pharmaceutical manufacturers for specialty drugs will not be considered true out of pocket for members and may not apply to deductible and out-of-pocket maximum. 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.

\*\*\*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 account and indicate your choice of using another local retail pharmacy or call Express Scripts to designate your choice (1-800-849-9138).

**For a more detailed summary chart, visit [the Alight Benefits Portal](#)**