



How the Key Medical Plan works – 2026

Summary of Network Coverage	Key Medical 1	Key Medical 2	Key Medical 3
1. Your Health Savings Account (HSA) is funded.	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.		
2. You pay 100% of medical and prescription drug costs until your deductible is met.	Your Deductible:		
	\$2,000 employee only \$4,000 family	\$2,000 employee only \$4,000 family	\$3,300 employee only \$6,600 family
3. After you reach your deductible, you share expenses with the Plan (coinsurance) until you reach your out-of-pocket maximum.	Your Coinsurance (see below for prescription drug coinsurance):		
	You pay: 10% The Plan pays: 90%	You pay: 20% The Plan pays: 80%	You pay: 30% The Plan pays: 70%
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.	Your Out-of-Pocket Maximum:		
	\$2,800 employee only \$5,600 family	\$4,300 employee only \$8,600 family	\$5,600 employee only \$11,200 family*
Preventive care is covered at 100% and select preventive medications bypass the deductible.			

*Individuals enrolled in Family coverage have a \$10,600 out-of-pocket maximum.

Prescription Coinsurance

	Key Medical 1	Key Medical 2	Key Medical 3
Rx Expenses	You pay	You pay	You pay
Generic	20%	20%	30%
Preferred brand	40%	40%	50%
Non-preferred brand	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** 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 to confirm which category your current prescriptions fall under. Minimum coinsurance for generics is \$4 (retail) and \$10 (mail order).

Patient assistance funded by pharmaceutical manufacturers for specialty drugs will not be considered true out-of-pocket expenses for members and may not apply to the 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.



Find information about a KeyBank HSA at [Key Employee Financial Wellness & Product Benefits](#).

This is an overview of the Key Medical Plan. Find details at [Alight Benefits Portal](#).