

Plan Benefit Summary

Group Name: JOHN ADAMS ACADEMIES INC

Group ID: SM91300E

Effective: January 1, 2026

Plan 2

Trustmark *HealthyEdge*SM CDHP

Benefit Period: Calendar Year

	In-Network	Out-of-Network
Individual Deductible	\$6,000	\$15,000
Family Deductible	\$12,000	\$30,000
	Two times the individual calendar-year deductible	
Deductible Type	Embedded ¹	
Individual Out-of-Pocket Limit**	\$6,000	\$17,500
Family Out-of-Pocket Limit**	\$12,000	\$35,000
	Two times the individual out-of-pocket limit	
Coinsurance	100%	70%
Preventive Care Services	100%	70%*
Teladoc [®] Telemedicine Services	<p>General Medical \$59 per consult.</p> <p>Mental Health The mental health consult fee will vary by type of service and is subject to the deductible.</p> <p>Dermatology \$93 per consult.</p> <p>Consult fees are subject to change during the plan year.</p>	
Prescription Drug Benefit	100%*	
Virtual Musculoskeletal Treatment	Subject to in-network deductible and coinsurance when provided by the contracted vendor. Virtual physical therapy sessions that are part of this treatment do not count toward the physical therapy visit limit.	
Maternity	100%*	70%*
Mental Illness, Nervous Disorders, Substance Abuse and Alcohol Abuse Groups with up to 50 employees		
• Inpatient 20 days per calendar year; 40 days while covered under this plan (limits do not apply to alcohol abuse treatment)	100%*	70%*
• Outpatient 40 visits per calendar year; 120 visits while covered under this plan	100%*	50%*
Healthcare Bluebook TM	Included	
Domestic Partner Coverage	Included	
Lifestyle Management Health Improvement Program	Included	
Trusted Member Care	Included	

*These benefits are subject to the deductible and coinsurance.

**Out-of-Pocket Limit includes deductible and coinsurance. Benefits are payable at 100% for members with family coverage once the entire family out-of-pocket limit is met. When family coverage is selected, an individual's in-network out-of-pocket limit cannot exceed the ACA cost-sharing limit of \$10,600.

¹Benefits are payable for a member once either the individual deductible is met, or for the entire family once the family deductible is met by two or more family members each year.