

2017 Medical Plan Coverage

The chart below outlines benefits coverage for the Health Savings Plan and the Traditional Health Plan.

	Health Savings Plan		Traditional Health Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar-Year Deductible • Employee-Only • Employee + Dependent(s)	\$1,500 \$3,000	\$4,000 \$8,000	\$750 \$1,500	\$1,875 \$3,750
Annual Out-of-Pocket Maximum ¹ • Employee-Only • Employee + Dependent(s)	\$4,000 \$6,850 individual/ \$8,000 total	\$8,000 \$12,000	\$4,250 \$6,850 individual/ \$8,500 total	\$8,000 \$12,000
Services	Plan Pays		Plan Pays	
Preventive care ²	100%; no deductible	70% of R&C after deductible	100%; no deductible	60% of R&C after deductible
Primary Care Physician Office Visit	90% after deductible	70% of R&C after deductible	100% after \$30 copay per visit	60% of R&C after deductible
Specialist Office Visit	90% after deductible	70% of R&C after deductible	100% after \$55 copay per visit	60% of R&C after deductible
Virtual Visit <i>New!</i>	90% after deductible	90% after deductible	100% after \$30 copay	100% after \$30 copay
Chiropractic Care Visit (maximum 20 visits/year)	90% after deductible	70% of R&C after deductible	100% after \$55 copay per visit	60% of R&C after deductible
Physical, Speech and Occupational Therapy Outpatient Visit (maximum 60 combined visits/year)	90% after deductible	70% of R&C after deductible	100% after \$55 copay per visit	60% of R&C after deductible
Diagnostic, Lab and X-ray Services	90% after deductible	70% of R&C after deductible	80% after deductible	60% of R&C after deductible
Durable Medical Equipment	90% after deductible	70% of R&C after deductible	80% after deductible	60% of R&C after deductible
Hospital • Inpatient and Outpatient	90% after deductible	70% of R&C after deductible	80% after deductible	60% of R&C after deductible
Maternity Care • Prenatal visits • Delivery charge	100%; no deductible 90% after deductible	70% of R&C after deductible	100%; no deductible 80% after deductible	60% of R&C after deductible
Urgent Care Visit	90% after deductible	70% of R&C after deductible	100% after \$60 copay	60% of R&C after deductible
Emergency Care Visit	90% after deductible	90% of R&C after deductible	100% after \$250 copay	100% after \$250 copay
Ambulance	90% after deductible	90% of R&C after deductible	80% after deductible	80% after deductible
Other Covered Medical Care • Skilled nursing facility (maximum 60 days/year) • Home health care (maximum 60 visits/year) • Hospice (180-day maximum)	90% after deductible	70% of R&C after deductible	80% after deductible	60% of R&C after deductible
Mental Health/Substance Abuse • Inpatient • Outpatient	90% after deductible 90% after deductible	70% of R&C after deductible 70% of R&C after deductible	80% after deductible 100% after \$55 copay per visit	60% of R&C after deductible 60% of R&C after deductible
Prescription drugs:	90% after deductible		\$10 copay \$20 copay	
Tier 1 Retail Pharmacy Mail Order Pharmacy			20% coinsurance (\$30 minimum/\$60 maximum)	
Tier 2 Retail Pharmacy Mail Order Pharmacy			20% coinsurance (\$75 minimum/\$150 maximum)	
Tier 3 Retail Pharmacy Mail Order Pharmacy			40% coinsurance (\$50 minimum/\$85 maximum)	
Tier 4 Retail Pharmacy Mail Order Pharmacy			40% coinsurance (\$125 minimum/\$213 maximum)	
			50% coinsurance (\$55 minimum/\$130 maximum)	
			20% coinsurance (\$138 minimum/\$325 maximum)	

¹ The annual deductible, coinsurance and copays count toward satisfying the out-of-pocket maximum.

² Preventive care services that are covered without cost sharing are defined as services performed to prevent disease. Some of these services are only covered for people of a particular age, gender and/or risk status.

³ Out-of-Network fees are subject to guidelines surrounding "reasonable and customary" charges. A fee is generally considered to be reasonable and customary (R&C) if it is consistent with the average or commonly charged fee for a particular service with a specific geographic area. You are responsible for any out-of-network fees above R&C levels. Fees paid above R&C charges do not count toward the out-of-pocket maximum.