

DEDUCTIBLE AND ANNUAL OUT-OF-POCKET MAXIMUM	ALL FACILITIES & PHYSICIANS
Calendar Year Deductible (Embedded)	
- Employee Only Coverage	\$500
- Per Family Member	\$500
- Per Family Unit	\$1,000
Calendar Year Out-of-Pocket Maximum (Embedded) (includes Deductible and all Copays)	
- Employee Only Coverage	\$5,000
- Per Family Member	\$5,000
- Per Family Unit	\$10,000

BENEFIT PERCENTAGE FOR:	ALL FACILITIES & PHYSICIANS	MAXIMUM BENEFITS, LIMITS & PROVISIONS
Inpatient Services	80% after Deductible	
Skilled Nursing Facility/ Rehabilitation Facility	80% after Deductible	
Mental Health - Inpatient	80% after Deductible	
Mental Health – Outpatient Office Visit	\$35 Copay	
Emergency Room	\$750 Copay	Copayment waived if admitted
Maternity Services	\$35 Copay - Office Visit 80% after deductible – Delivery	
Urgent Care	\$150 Copay	
Office Visit	\$35 Copay (PCP) \$70 Copay (Spec) \$70 Copay (Chrio)	Chiropractic – 12 visits per year
Recuro Health - Telemedicine Virtual Urgent Care consultations	\$35 Consult Fee	
Virtual Primary Care consultations	\$25 Copay	
Virtual Mental Health consultations	\$25 Copay	
Outpatient Surgery/Ambulatory Surgery	80% after Deductible	
Physical/Occupational/Speech Therapy - Outpatient	\$75 Copay	Unlimited Visits
Home Health Services	80% after Deductible	
Durable Medical Equipment	80% after Deductible	
Imaging Services (CT Scans, MRIs, PET Scans, etc.)	80% after Deductible	
Diagnostic Lab/X-ray (Freestanding Facility, Independent Lab, Physician's office)	\$70 Copay	
Routine Diagnostic Labs	\$35 Copay	
Preventive Care and Routine Wellness	100%	
Ambulance Services	\$750 Copay	

PRESCRIPTION DRUGS	
Retail (30-Day Supply)	\$100 prescription drug deductible, then: Generic: \$35 Copay Preferred Brand: \$85 Copay Non-Preferred Brand: \$110 Copay Diabetic GLP-1s: \$110 Copay
Mail Order (90-Day Supply)	\$100 prescription drug deductible, then: Generic: \$75 Copay Preferred Brand: \$187.50 Copay Non-Preferred Brand: \$250 Copay Diabetic GLP-1s: \$250 Copay
Specialty Drugs (30-Day Supply)	Specialty Drugs: 30% to \$750