

DEDUCTIBLE AND ANNUAL OUT-OF-POCKET MAXIMUM	ALL FACILITIES & PHYSICIANS
Calendar Year Deductible (Embedded)	
- Employee Only Coverage	\$2,000
- Per Family Member	\$3,500
- Per Family Unit	\$4,000
Calendar Year Out-of-Pocket Maximum (Embedded) (includes Deductible and all Copays)	
- Employee Only Coverage	\$6,900
- Per Family Member	\$6,900
- Per Family Unit	\$13,800

BENEFIT PERCENTAGE FOR:	ALL FACILITIES & PHYSICIANS	MAXIMUM BENEFITS, LIMITS & PROVISIONS
Inpatient Hospital Services	80% after Deductible	
Skilled Nursing Facility/ Rehabilitation Facility	80% after Deductible	
Mental Health - Inpatient	80% after Deductible	
Mental Health – Outpatient Office Visit	80% after Deductible	
Emergency Room	80% after Deductible	
Maternity Services	80% after Deductible	
Urgent Care	80% after Deductible	
Office Visit	80% after Deductible (PCP) 80% after Deductible (Spec) 80% after Deductible (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	80% after Deductible	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)	80% after Deductible	
Routine Diagnostic Labs	80% after Deductible	
Preventive Care and Routine Wellness	100%	
Ambulance Services	80% after Deductible	

PRESCRIPTION DRUGS	
Retail (30-Day Supply)	Generic: 80% after Deductible Preferred Brand: 80% after Deductible Non-Preferred Brand: 80% after Deductible Diabetic GLP-1s: 80% after Deductible
Mail Order (90-Day Supply)	Generic: 80% after Deductible Preferred Brand: 80% after Deductible Non-Preferred Brand: 80% after Deductible Diabetic GLP-1s: 80% after Deductible
Specialty Drugs (30-Day Supply)	Specialty Drugs: 80% after Deductible