

2015 Standard Silver 70%

Plan Overview	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Medical Deductible <i>Individual</i> <i>Family</i> <i>(copayments are not applied to deductible)</i>	\$2,600 \$5,200	\$6,000 \$12,000
Prescription Drug Deductible <i>Individual</i> <i>Family</i> <i>(copayments are not applied to deductible)</i>	\$25 \$50	\$350 \$700
Out-of-Pocket Maximum <i>Individual</i> <i>Family</i>	\$6,600 \$13,200	\$12,500 \$25,000
Physician Office Visits		
Preventive Care/Screenings/Immunizations	\$0	40% coinsurance
Primary Care (injury or illness)	\$30 copayment	40% coinsurance after OON medical deductible is met
Specialist	\$50 copayment	40% coinsurance after OON medical deductible is met
Emergency/Urgent Care		
Urgent Care Center or Facility	\$75 copayment after INET medical deductible is met	40% coinsurance after OON medical deductible is met
Emergency Room	\$150 copayment	\$150 copayment
Ambulance	\$0	\$0
Hospital Services		
Inpatient	\$500 copayment per day to a maximum of \$2,000 per admission after INET medical deductible is met	40% coinsurance after OON medical deductible is met
Outpatient (performed at hospital or ambulatory facility)	\$500 copayment after INET medical deductible is met	40% coinsurance after OON medical deductible is met
Skilled Nursing Facility <i>90 day calendar year maximum</i>	\$500 copayment per day to a maximum of \$2,000 per admission after INET medical deductible is met	40% coinsurance after OON medical deductible is met
Mental Health, Substance Abuse & Behavioral Health Care		
Mental Health, Substance Abuse & Behavioral Health Services	Covered same as any other illness	Covered same as any other illness
Hospice Care		
Hospice Services	\$0	40% coinsurance after OON medical deductible is met
Outpatient Services		
Home Health Care <i>100 visit calendar year maximum</i>	\$0	25% coinsurance after subject to a \$50 deductible
Advanced Radiology (CT/PET Scan, MRI)	\$75 copayment per service up to a combined calendar year maximum of \$375 for MRI and CT scans; \$400 for PET scans	40% coinsurance after OON medical deductible is met

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Non-Advanced Radiology (X-ray, Diagnostic)	\$45 copayment	40% coinsurance after OON medical deductible is met
Laboratory Services	\$35 copayment	40% coinsurance after OON medical deductible is met
Rehabilitative & Habilitative Therapy (Physical, Speech, Occupational) <i>combined 40 visit calendar year maximum</i>	\$30 copayment	40% coinsurance after OON medical deductible is met
Chiropractic Care <i>20 visit calendar maximum</i>	\$50 copayment	40% coinsurance after OON medical deductible is met
Other Services		
Durable Medical Equipment	40% coinsurance	40% coinsurance after OON medical deductible is met
Prosthetics	40% coinsurance	40% coinsurance after OON medical deductible is met
Diabetic Supplies & Equipment	40% coinsurance	40% coinsurance after OON medical deductible is met
Prescription Drugs		
Tier 1	\$5 copayment	40% coinsurance after OON prescription drug deductible is met
Tier 2	\$30 copayment	40% coinsurance after OON prescription drug deductible is met
Tier 3	\$55 copayment	40% coinsurance after OON prescription drug deductible is met
Tier 4	\$60 copayment after INET prescription drug deductible is met	40% coinsurance after OON prescription drug deductible is met
Pediatric-Only Services (for children under age 19)		
Pediatric Dental Care		
Diagnostic & Preventive (Oral Exam, Cleaning, X-ray)	\$0	50% coinsurance after OON medical deductible is met
Basic Restorative (Filling, Simple Extraction)	40% coinsurance	50% coinsurance after OON medical deductible is met
Major Restorative (Endodontic, Crown)	50% coinsurance	50% coinsurance after OON medical deductible is met
Orthodontia Services <i>medically necessary only</i>	50% coinsurance	50% coinsurance after OON medical deductible is met
Pediatric Vision Care		
Routine Eye Exam by Specialist	\$50 copayment	40% coinsurance
Prescription Eye Glasses <i>one pair of frames & lenses per calendar year</i>	lenses: \$0; collection frames: \$0 non-collection frames: Members choosing to upgrade from a collection frame to a non-collection frame will be given a credit equal to the cost of the collection frame and will be entitled to a negotiated discount	100% coinsurance

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