Medical Coverage At-a-Glance

	Core Plan		Consumer Plan with HSA		Core Plus Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual deductible *(individual/family)*	$3,000/$6,000	$5,000/$10,000	$2,000/$4,000	$4,000/$8,000	$1,250/$2,500	Not covered
Annual out-of-pocket maximum *(individual/family)*	$5,000/$10,000	$10,000/$20,000	$4,000/$8,000	$8,000/$16,000	$4,000/$8,000	Not covered
Preventive care	$0	Plan pays 50% after deductible	$0	Plan pays 60% after deductible	$0	Not covered
Office visits – primary care *(Tier 1/all other providers)*	$20/$40	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	$10/$20	Not covered
Office visits – specialist *(Tier 1/all other providers)*	$50/$60	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	$35/$50	Not covered
Urgent care	$50	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	$50	Not covered
Emergency room care	$500	$500	Plan pays 80% after deductible	Plan pays 80% after deductible	$400	$400
Outpatient labs/X-rays *(hospital-based facility)*	Plan pays 75% after deductible	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 80%	Not covered
Non-hospital-based X-rays or independent labs	Plan pays 100%	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	No charge	Not covered
Virtual/MDLIVE® PCP	$20	N/A	Plan pays 80% after deductible	Not covered	$10	Not covered
Virtual/MDLIVE specialist	$50	N/A	Plan pays 80% after deductible	Not covered	$35	Not covered
Virtual/MDLIVE urgent care	$5	Not covered	$5	Not covered	$5	Not covered
Behavioral health office visit	$20	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	$10	Not covered
Hospital care *(inpatient and outpatient)*	Plan pays 75% after deductible	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible	Not covered
Outpatient diagnostic services	Plan pays 75% after deductible	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible	Not covered
Complex diagnostic imaging	Plan pays 75% after deductible	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible	Not covered