

Medical plan coverage details

	Choice Plus \$1000			Choice Plus \$2500		
Premium	Your employer will provide your premium amounts					
Annual medical deductibles and out-of-pocket limits	Network	Out-of network		Network	Out-of network	
Deductible amounts						
Individual	\$1,000	\$1,500		\$2,500	\$3,000	
Family	\$2,000	\$3,000		\$5,000	\$6,000	
Out-of-pocket limits						
Individual	\$4,000	\$5,000		\$4,000	\$5,000	
Family	\$8,000	\$10,000		\$8,000	\$10,000	
Medical copays (\$) and coinsurance (%)	Network	Out-of network		Network	Out-of network	
Doctors and other professionals						
Primary care visit (illness or injury)	\$25	40% *		\$40	40% *	
Mental health visit (outpatient)	\$25	40% *		\$40	40% *	
Preventive care visit	100%	40% *		100%	40% *	
Virtual, urgent and emergency care						
24/7 Virtual Visit (online doctor)	\$15	40% *		\$30	40% *	
Urgent care visit	\$50	40% *		\$80	40% *	
Emergency room	\$250	\$250		\$250	\$250	
Prescription type	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply
Tier level 1 (\$ – generic)	\$15	Not Covered	\$37.50	\$15	Not Covered	\$37.50
Tier level 2 (\$\$ – brand-name and generic)	\$25	Not Covered	\$62.50	\$25	Not Covered	\$62.50
Tier level 3 (\$\$\$ – brand-name and generic)	\$50	Not Covered	\$125	\$50	Not Covered	\$125
Tier level 4 (\$\$\$\$ – mostly brand-name)	\$100	Not Covered	\$250	\$100	Not Covered	\$250

The above is only a summary. It is not intended to be a complete listing of all plan details.
* After the deductible.

Common health care terms — good info to know

Coinsurance

The percentage of costs you pay for a covered health care service after your deductible is reached.

Copayment

Also called a copay, this is a fixed amount of money you may pay for certain covered health services, like a doctor's appointment.

Deductible

The amount you pay before your plan starts sharing costs for covered services.

Out-of-pocket limit

The most you could pay for covered services in a plan year.

Premium

A routine payment that's typically taken out of your paycheck and helps keep your plan active, so you can stay covered.

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請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

These plans have exclusions, limitations and reduction of benefits. For costs and complete details contact your employer.

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