

Medical Benefits Quick Overview



Choose Your Plan

	Buy-Up PPO	Base PPO	QHDHP (HSA) Plan
	In-network	In-network	In-network
Deductible (calendar year basis)			
Individual	\$1,000	\$1,500	\$3,300
Family	\$2,000	\$3,000	\$6,600
Coinsurance			
Individual pays	20%	30%	0%
Out-of-Pocket Maximum (Calendar Year Basis)			
Individual	\$3,000	\$4,000	\$3,300
Family	\$6,000	\$8,000	\$6,600
Copay/cost share			
Preventive services	Covered at 100%	Covered at 100%	Covered at 100%
Primary care or specialist	\$25/\$25 copay	\$40/\$40 copay	Deductible
Urgent care	\$25 copay	\$40 copay	Deductible
Virtual visit	\$25 copay	\$40 copay	Up to \$59
Hospital/facility services			
Inpatient/outpatient	Deductible, then 20%	Deductible, then 30%	Deductible
Emergency room	\$150 copay, then deductible, then 20%	\$150 copay, then deductible, then 30%	Deductible
Prescription drugs retail copay/cost share (up to 31-day supply)			
Tier 1 (generic)	\$12 copay	\$12 copay	Deductible
Tier 2 (formulary brand drug)	\$35 copay	\$35 copay	Deductible
Tier 3 (non-formulary drug)	\$60 copay	\$60 copay	Deductible
Prescription drugs mail order copay/cost share (up to 120-day supply)			
Tier 1 (generic)	\$36 copay	\$36 copay	Deductible
Tier 2 (formulary brand drug)	\$105 copay	\$105 copay	Deductible
Tier 3 (non-formulary drug)	\$180 copay	\$180 copay	Deductible
Please refer to the summary plan description in the Carrier Contacts and Resources Tab for out-of-network benefits and more details.			

How Much You Will Pay

Buy-up PPO plan (\$1,000 deductible)	Total plan cost	Cargo Largo contribution	Associate monthly cost	Associate weekly cost (wellness*)	Associate weekly cost (non-wellness)
Employee only	\$850.77	\$580.82	\$269.95	\$62.30	\$73.84
Employee + spouse	\$1,979.36	\$991.13	\$988.23	\$228.05	\$239.59
Employee + child(ren)	\$1,677.76	\$840.11	\$837.65	\$193.30	\$204.84
Family	\$2,556.88	\$1,280.31	\$1,276.57	\$294.59	\$306.13

Base PPO plan (\$1,500 deductible)	Total plan cost	Cargo Largo contribution	Associate monthly cost	Associate weekly cost (wellness*)	Associate weekly cost (non-wellness)
Employee only	\$740.12	\$568.68	\$171.45	\$39.57	\$51.10
Employee + spouse	\$1,721.98	\$940.81	\$781.17	\$180.27	\$191.81
Employee + child(ren)	\$1,459.58	\$797.45	\$662.13	\$152.80	\$164.34
Family	\$2,224.38	\$1,215.29	\$1,009.09	\$232.87	\$244.40

QHDHP (HSA) plan (\$3,300 deductible)	Total plan cost	Cargo Largo contribution	Associate monthly cost	Associate weekly cost (wellness*)	Associate weekly cost (non-wellness)
Employee only	\$631.08	\$570.95	\$60.13	\$13.88	\$25.41
Employee + spouse	\$1,468.29	\$950.65	\$517.65	\$119.46	\$131.00
Employee + child(ren)	\$1,244.53	\$805.77	\$438.76	\$101.25	\$112.79
Family	\$1,896.67	\$1,227.99	\$668.68	\$154.31	\$165.85

* Wellness participants must complete a biometric screening and health risk assessment on an annual basis.

Associate cost assumes a Wellness Participant. Non-wellness participants pay an additional \$25.00/month.

Contact Human Resources for information on becoming a wellness participant.