

Medical and Prescription Drug 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	\$20	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	\$0	Not covered
Virtual/MDLIVE® PCP	\$20	N/A	Plan pays 80% after deductible	Plan pays 60% after deductible	\$10/\$20	Not covered
Virtual/MDLIVE specialist	\$50	N/A	Plan pays 80% after deductible	Plan pays 60% after deductible	\$35/\$50	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