

2021 SUMMARY OF BENEFITS



ESSENTIAL ADVANTAGE PPO 2500

Deductible and Out-of-Pocket Maximums

Individual/Family	In-network	Out-of-network
Deductible	\$2500/\$5000	\$5000/\$10000
Out-of-Pocket Maximum (includes medical and pharmacy deductibles, coinsurance, and copayments)	\$6500/\$13000	\$10000/\$20000

Medical Benefits

Preventive Services	In-network	Out-of-network (after deductible)
Routine Physical Exams, including: <ul style="list-style-type: none"> preventive immunizations preventive Pap smears and mammograms well-child care visits annual gynecological exams most preventive screenings routine prenatal and postnatal exams 	Covered in full	20% coinsurance

Colonoscopies: Screenings (in the absence of symptoms or personal history)	Covered in full	20% coinsurance
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Outpatient Medical Care	In-network	Out-of-network (after deductible)
Primary Care Office Visits	Covered in full after deductible	20% coinsurance
Specialist Office Visits	Covered in full After deductible	20% coinsurance
Routine eye exams with an EyeMed Vision Care provider (1 visit every 24 months)	\$35 copay	20% coinsurance
Pediatric (Under age 19) Routine eye exams with an EyeMed Vision Care provider (1 visit every 12 months)	Covered in full	20% coinsurance
Telehealth (Teladoc)	Covered in full	20% coinsurance
Nutritional Counseling (when medically necessary)	Covered in full After deductible	20% coinsurance
Allergy Injections	Covered in full After deductible	20% coinsurance
Speech Therapy (when medically necessary)	Covered in full after deductible	20% coinsurance
Short-term Physical and Occupational Therapy (30 visits for each type of service per plan year)	Covered in full after deductible	20% coinsurance
Spinal Manipulation and Acupuncture	Covered in full after deductible	20% coinsurance
Colonoscopies: Diagnostic - Without Surgical Intervention	Covered in full after deductible	20% coinsurance
Diagnostic Imaging – General Imaging (such as X-rays and ultrasounds)	Covered in full after deductible	20% coinsurance
Diagnostic Imaging - High-Tech Imaging (MRIs, CT/CAT Scans, PET Scans, and Nuclear Cardiology)	Covered in full after deductible	20% coinsurance
Lab Tests (such as blood work)	Covered in full after deductible	20% coinsurance
Day Surgery	Covered in full after deductible	20% coinsurance

Inpatient Hospital Care (semiprivate room, unless private room is medically necessary)	In-network	Out-of-network (after deductible)
Skilled Nursing in Skilled Nursing Facility (up to 100 days per plan year)	Covered in full after deductible	20% coinsurance

Emergency & Urgent Care	In-network	Out-of-network
In Emergency Room (copayment waived if admitted)	Covered in full after deductible	Same as in-network level of benefits
Urgent Care (members can receive urgent care services when they are outside the standard service area for the in-network cost share)	Covered in full after deductible	Same as in-network level of benefits

Mental Health and Substance Abuse	In-network	Out-of-network (after deductible)
Outpatient Care	Covered in full after deductible	20% coinsurance
Inpatient Care (services provided at a designated facility)	Covered in full after deductible	20% coinsurance

Other Health Services	In-network	Out-of-network (after deductible)
Durable Medical Equipment	Deductible then 30% coinsurance	30% coinsurance
Emergency Ambulance Service	Deductible then \$50 copay	Same as in-network level of benefits
Hospice Care	Covered in full after deductible	20% coinsurance
Home Health Care	Covered in full after deductible	20% coinsurance

Prescription Drug Benefits

Prescription Drug Coverage	For up to a 30-day supply at a participating retail pharmacy	For up to a 90-day supply through our mail order service
Low Cost Generics Program	\$5 copay	\$10 copay
Tier 1	\$35 copay	\$70 copay
Tier 2	\$85 copay	\$170 copay
Tier 3	\$110 copay	\$330 copay
Tier 4	10% coinsurance (max \$250 per fill)	N/A

- This summary reflects benefits that are in compliance with the Affordable Care Act (ACA).
- This is a summary only. Please refer to the member benefit document for a detailed explanation of your coverage. If there is a difference between the information in this benefit summary and your member benefit document, the terms of your member benefit document will govern. If you have additional questions, please call Member Services at 1-800-462-0224.