

2021 SUMMARY OF BENEFITS



ADVANTAGE HMO 1500 (90%)

Deductible and Out-of-Pocket Maximums

Individual/Family	
Deductible	\$1500/\$3000
Pharmacy Deductible (excludes generics Rx)	\$250/\$500
Out-of-Pocket Maximum (includes medical and pharmacy deductibles, coinsurance, and copayments)	\$8550/\$17100

Medical Benefits

Preventive Services

Routine Physical Exams, including: <ul style="list-style-type: none">preventive immunizationspreventive Pap smears and mammogramswell-child care visitsannual gynecological examsmost preventive screeningsroutine prenatal and postnatal exams	Covered in full
Colonoscopies: Screenings (in the absence of symptoms or personal history)	Covered in full

Outpatient Medical Care (No PCP referral is necessary for OB/GYN visits, spinal manipulation, routine eye exams, or mammograms)

Primary Care Office Visits	\$35 copay
Specialist Office Visits	\$60 copay
Routine eye exams (1 visit every 24 months)	\$35 copay
Pediatric (Under age 19) Routine eye exams (1 visit every 12 months)	Covered in full
Telehealth (Teladoc)	Covered in full
Nutritional Counseling (when medically necessary)	\$35/\$60 copay per visit with rendering provider
Allergy Injections	\$5 copay
Speech Therapy (when medically necessary)	\$45 copay
Short-term Physical and Occupational Therapy (30 visits for each type of service per plan year)	\$45 copay
Spinal Manipulation and Acupuncture	\$35 copay
Colonoscopies: Diagnostic - Without Surgical Intervention	Deductible then 10% coinsurance
Colonoscopies: Diagnostic - With Surgical Intervention	See Day Surgery for cost share
Diagnostic Imaging – General Imaging (such as X-rays and ultrasounds)	Deductible then 10% coinsurance
Diagnostic Imaging - High-Tech Imaging (MRIs, CT/CAT Scans, PET Scans, and Nuclear Cardiology)	Deductible then 10% coinsurance
Lab Tests (such as blood work)	Deductible then 10% coinsurance

Day Surgery	Deductible then 10% coinsurance
Inpatient Hospital Care (semiprivate room, unless private room is medically necessary)	
All Hospital Services - Acute Care and Maternity Care	Deductible then 10% coinsurance
Skilled Nursing in Skilled Nursing Facility (up to 100 days per plan year)	Deductible then 10% coinsurance
Emergency & Urgent Care	
In Emergency Room	Deductible then 10% coinsurance
Urgent Care Center	\$40 copay
Mental Health and Substance Abuse	
Outpatient Care	\$35 copay
Inpatient Care (services provided at a designated facility)	Deductible then 10% coinsurance
Other Health Services	
Durable Medical Equipment	Deductible then 30% coinsurance
Emergency Ambulance Service	Deductible then 10% coinsurance
Hospice Care	Deductible then 10% coinsurance
Home Health Care	Deductible then 10% 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	Rx deductible then \$85 copay	Rx deductible then \$170 copay
Tier 3	Rx deductible then \$100 copay	Rx deductible then \$300 copay
Tier 4	Rx deductible then 10% coinsurance (Max of \$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.