PLAN PROVISION FIRST RESPONDERS POLICE FIRE AND EMERGENCY VEBA VEBA	BASIC PPO		PLUS PPO		ULTRA PPO		BRONZE PPO		SILVER PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (Individual Family)	\$5,000 \$10,000	\$10,000 \$20,000	\$1,200 \$2,400	\$2,400 \$4,800	\$500 \$1,000	\$1,000 \$2,000	\$2,000 \$4,000	\$4,000 \$8,000	\$500 \$1,000	\$1,000 \$2,000
Coinsurance (Plan Pays)	100%	100%	80%	20%	80%	20%	80%	60%	80%	60%
Maximum Out of Pocket (Individual Family)	\$5,000 \$10,000	\$10,000 \$20,000	\$6,000 \$12,000	\$12,000 \$24,000	\$4,500 \$9,000	\$9,000 \$18,000	\$3,000 \$6,000	\$6,000 \$12,000	\$2,000 \$4,000	\$4,000 \$8,000
PREVENTIVE CARE SERVICES										
ACA Preventive Services Schedule	\$0 Copay	100% after ded.	\$0 Copay	20% after ded.	\$0 Copay	20% after ded.	\$0 Copay	60% after ded.	\$0 Copay	60% after ded.
Adult Routine Physical Exam, Mammogram, GYN Exam and PSA	\$0 Copay	100% after ded.	\$0 Copay	20% after ded.	\$0 Copay	20% after ded.	\$0 Copay	Not Covered	\$0 Copay	Not Covered
PHYSICIAN SERVICES										
Primary Care Office Visit	\$15 Copay (3 visits per year)	100% after ded.	\$35 Copay	20% after ded.	\$25 Copay	20% after ded.	80% after ded.	60% after ded.	\$20 Copay	60% after ded.
Specialist Visit	\$15 Copay (3 visits per year)	100% after ded.	\$65 Copay	20% after ded.	\$50 Copay	20% after ded.	80% after ded.	60% after ded.	\$20 Copay	60% after ded.
Urgent Care Visit	\$50 Copay (3 visits per year)	100% after ded.	\$40 Copay	20% after ded.	\$40 Copay	20% after ded.	80% after ded.	60% after ded.	\$20 Copay	60% after ded.
Telemedicine Vendor Services	\$0 Copay	Not Applicable	\$0 Copay	Not Applicable	\$0 Copay	Not Applicable	\$0 Copay	Not Applicable	\$0 Copay	Not Applicable
HOSPITAL/FACILITY SERVICES				1						
Inpatient Hospital Services	100% after ded.	100% after ded.	80% after ded.	20% after ded.	80% after ded.	20% after ded.	80% after ded.	60% after ded.	80% after ded.	60% after ded.
Outpatient Hospital/ Freestanding Surgery	100% after ded.	100% after ded.	80% after ded.	20% after ded.	80% after ded.	20% after ded.	80% after ded.	60% after ded.	80% after ded.	60% after ded.
Anesthesia	100% after ded.	100% after ded.	80% after ded.	20% after ded.	80% after ded.	20% after ded.	80% after ded.	60% after ded.	80% after ded.	60% after ded.
Emergency Room	\$1,000 Copay (Hospital charges subject to ded. and coinsurance)		\$500 Copay		\$500 Copay		80% after deductible		\$150 Copay	
OUTPATIENT DIAGNOSTIC SERVICES				,						
Lab/X-Ray	100% after ded.	100% after ded.	80% after ded.	20% after ded.	80% after ded.	20% after ded.	80% after ded.	60% after ded.	80% after ded.	60% after ded.
Advanced Medical Imaging	100% after ded.	100% after ded.	80% after ded.	20% after ded.	80% after ded.	20% after ded.	80% after ded.	60% after ded.	80% after ded.	60% after ded.
PREGNANCY BENEFITS										
Professional Services	100% after ded.	100% after ded.	80% after ded.	20% after ded.	80% after ded.	20% after ded.	80% after ded.	60% after ded.	80% after ded.	60% after ded.
Maternity/Childbirth/Delivery	100% after ded.	100% after ded.	80% after ded.	20% after ded.	80% after ded.	20% after ded.	80% after ded.	60% after ded.	80% after ded.	60% after ded.
PRESCRIPTION DRUG PLAN Prescriptions										
ACA Preventive Drugs Non-Preventive Generic Drugs Preferred Brand Drugs Non-Preferred Brand Drugs	\$0 Copay \$5 Copay Not Covered Not Covered		\$0 Copay \$5 Copay 80% 70% after deductible		\$0 Copay \$5 Copay 80% 70% after deductible		\$0 Copay \$15 Copay, after ded. \$50 Copay, after ded. \$70 Copay, after ded.		\$0 Copay \$10 Copay \$40 Copay \$80 Copay	
Specialty Drugs	Not Covered		Managed ¹		Managed ¹		Managed ¹		Managed ¹	
Automated Diabetic Supplies	80%		80%		80%		80%		80%	
VISION BENEFITS										
In-Office Comprehensive Vision Exams	\$0 Copay	Up to \$35 benefit	\$0 Copay	Up to \$35 benefit	\$0 Copay	Up to \$35 benefit	\$0 Copay	Up to \$35 benefit	\$0 Copay	Up to \$35 benefit
Frame Discount (1 per 24 months)	800+ frames at \$20 member cost		800+ frames at \$20 member cost		800+ frames at \$20 member cost		800+ frames at \$20 member cost		800+ frames at \$20 member cost	
Contact Lens Discount (1 per 12 months)	Member cost at wholesale pricing		Member cost at wholesale pricing		Member cost at wholesale pricing		Member cost at wholesale pricing		Member cost at wholesale pricing	

