

# Benefits summary:

## HMO Tiered Copay -HealthbyChoice® 90% / 70%



Coverage period: 10.01.2018 to 09.30.2019

Rewarding members for being, getting and staying healthy

ONAWAY AREA COMMUNITY SCHOOL DIST

This document is intended to be an easy-to-read summary to provide a general overview of your benefits. It is not a contract or legal document. Additional limitations and exclusions may apply to covered services. This plan has a specific network of providers, so check the Provider Directory prior to receiving services. Prior authorizations for certain services may apply. A complete description of benefits is contained in the Certificate of Coverage, Schedule or Agreement as applicable.

Member cost-sharing	Choice	Standard
<b>Deductible</b> <i>The amount you pay before we begin to pay.</i>	\$250 individual/\$500 family Deductible costs don't apply towards your coinsurance maximum	\$1,500 individual/\$3,000 family Deductible costs don't apply towards your coinsurance maximum
<b>Coinsurance</b> <i>Your share of the costs of a covered health care service.</i>	10% coinsurance for services after deductible is met, except where noted.	30% coinsurance for services after deductible is met, except where noted.
<b>Coinsurance maximum</b> <i>The most coinsurance cost share you'll pay for covered services in a contract year. Your coinsurance cost share counts toward your out-of-pocket limit.</i>	\$1,000 individual/\$2,000 family	\$2,500 individual/\$5,000 family
<b>Out-of-pocket limit</b> <i>The most you'll pay in a contract year for covered services before we begin to pay 100% of the costs.</i>	\$7,150 individual/\$14,300 family	\$7,150 individual/\$14,300 family
Office visits	Choice	Standard
<b>Primary care provider (PCP)</b>	\$20 copayment, deductible doesn't apply	\$40 copayment, deductible doesn't apply
<b>Specialists</b>	\$35 copayment, deductible doesn't apply	\$55 copayment, deductible doesn't apply
<b>Urgent care</b>	\$75 copayment, deductible doesn't apply	\$75 copayment, deductible doesn't apply
<b>Virtual visits</b> <i>24/7 care for non-emergency conditions</i>	Covered in full	Covered in full
<b>Allergy testing, serum and injections</b>	Covered in full	Covered in full
<b>Retail health clinic</b> <i>Located in a retail center, like a supermarket or pharmacy and provides care for common illnesses and services (examples: ear aches, sore throats, flu shots)</i>	\$75 copayment, deductible doesn't apply	\$75 copayment, deductible doesn't apply
Mental and behavioral health	Choice	Standard
<b>Inpatient hospital</b>	10% coinsurance after deductible	30% coinsurance after deductible
<b>Outpatient office visits</b>	\$20 copayment, deductible doesn't apply	\$40 copayment, deductible doesn't apply

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Prescription drug coverage- Deductible Doesn't Apply		
Visit <a href="http://priorityhealth.com">priorityhealth.com</a> and search <i>Optimized</i> or <i>Traditional</i> in the <b>Approved Drug list</b> to see coverage and pricing information.		
Formulary	Traditional	
Generic	\$10 copayment	
Brand	\$40 Preferred Brand copayment, \$80 Non-Preferred Brand copayment	
Mail Order	90 day supply via mail-order for Generic, Preferred Brand, and Non-Preferred Brand are 2x copayment	
Specialty	\$40 Preferred Specialty copayment, \$80 Non-Preferred Specialty copayment	
Preventive care	Choice	Standard
Preventive care, immunizations	Covered in full; includes women's preventative health care services, well-child visits, flu shots and routine physical exams. Get the most up-to-date list of all the care that's recommended in our Preventative Health Care Guidelines when you login to your online account at PriorityHealth.com	Covered in full; includes women's preventative health care services, well-child visits, flu shots and routine physical exams. Get the most up-to-date list of all the care that's recommended in our Preventative Health Care Guidelines when you login to your online account at PriorityHealth.com
Laboratory and X-ray	Choice	Standard
Radiology	10% coinsurance after deductible	30% coinsurance after deductible
Advanced imaging (CT/ PET/MRI)	\$150 copayment after deductible	\$150 copayment after deductible
Laboratory	10% coinsurance after deductible	30% coinsurance after deductible
Emergency services	Choice	Standard
Emergency room	\$150 copayment after deductible	\$150 copayment after deductible
Emergency transportation/ ambulance services	\$150 copayment after deductible	\$150 copayment after deductible
Hospital care	Choice	Standard
Inpatient hospital physician services	10% coinsurance after deductible	30% coinsurance after deductible
Surgery and/or facility fee	10% coinsurance after deductible; exceptions apply	30% coinsurance after deductible; exceptions apply
Bariatric surgery	10% coinsurance after deductible; covered once per lifetime	30% coinsurance after deductible; covered once per lifetime
Outpatient care	Choice	Standard
Skilled nursing services and residential treatment	10% coinsurance after deductible; Up to 45 days covered per member each contract year	30% coinsurance after deductible; Up to 45 days covered per member each contract year
Outpatient surgery	10% coinsurance after deductible	30% coinsurance after deductible
In-home and hospice care	Covered in full	Covered in full
Rehabilitation services and devices	Choice	Standard
Physical and occupational therapy	\$20 copayment, deductible doesn't apply Combined maximum 30 visits per member per contract year	\$40 copayment, deductible doesn't apply Combined maximum 30 visits per member per contract year
Chiropractic care	\$20 copayment, deductible doesn't apply Maximum 30 visits per member per contract year	\$40 copayment, deductible doesn't apply Maximum 30 visits per member per contract year
Speech therapy	\$20 copayment, deductible doesn't apply; Combined maximum 30 visits per member per contract year	\$40 copayment, deductible doesn't apply Combined maximum 30 visits per member per contract year
Prosthetic and orthotic support	50% coinsurance after deductible	50% coinsurance after deductible
Durable medical equipment (DME)	50% coinsurance after deductible	50% coinsurance after deductible

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Family planning and maternity care	Choice	Standard
Family planning	50% coinsurance after deductible	50% coinsurance after deductible
Routine prenatal and postpartum care	Covered in full for evaluation and management; see Preventative Health Care Guidelines for recommendations and services	Covered in full for evaluation and management; see Preventative Health Care Guidelines for recommendations and services
Maternity delivery and nursery care	10% coinsurance after deductible	30% coinsurance after deductible
Tubal ligation	Covered in full for physicians services and outpatient facility Note: Hospital inpatient charges are subject to deductible and coinsurance when in connection with delivery or other covered inpatient surgery	Covered in full for physicians services and outpatient facility
Vasectomy	Covered in full when performed in physician's office or in connection with other surgery	Covered in full when performed in physician's office or in connection with other surgery

Riders	
Minimum Elective Abortion Rider	Adds in "abortion coverage in the event of rape or incest" that was removed from the standard medical policy due to the Abortion Opt Out Act
Chiropractic visits	See above
PSA test rider	Covers the PSA (prostate-specific antigen) test which is a blood test used primarily to screen for prostate cancer. The test measures the amount of PSA in the blood
Breast MRI rider	Covers breast MRIs

## Additional benefits:



**Cost estimator:** Calculates specific costs for hundreds of procedures, based on where you're at with your deductible, coinsurance, etc. If a selected procedure is above fair market price, the tool will provide a list of nearby facilities where it's offered at a lower cost.



**Travel assistance:** If you become ill or injured while traveling more than 100 miles from home, AssistAmerica® coverage is included in your plan. Receive help with medical care, coordinating prescriptions, assistance with lost luggage, and even arrange your travel back home.



**Member perks:** Earn up to 20% cash back when you purchase digital gift cards from hundreds of local and national retailers - from Amazon to Zappos. Redeem online or at checkout at the store.