

Partners 80

Benefit Summary



Plan Features	In-Network Member is responsible for:	Out-of-Network Member is responsible for:
Essential Benefits		Unlimited
Lifetime Maximum Benefit		Unlimited
Deductible Options <i>Family Maximum = 3x Individual</i>	\$250, \$500, \$750, \$1000, \$1500, \$2000 \$2500, \$3500, \$5000, \$7500 or \$10,000	2x in-network
Out-of-Pocket Maximum Options (does not include deductible) <i>Family Maximum = 2x Individual</i>	\$2500, \$3000, \$4000 or \$5000	2.5x in-network
Physician Services		
<i>Physician Office Visit</i>	\$20, \$30, or \$40 Copay per visit*	50% U&C**
<i>Physician Services</i>	20%	50% U&C**
Diagnostic X-Ray, Lab, Echo, EEG, EKG, Pathology	20%	50% U&C**
Inpatient Hospitalization	20%	50% U&C**
Outpatient Hospital Services	20%	50% U&C**
Hospital Emergency Room Services Options	20% or \$200 Copay per visit	20% or \$200 Copay per visit
Urgent Care Services Options	20% or \$75 Copay per visit	50% U&C**
Ambulance Services	20%	20% U&C**
Maternity & Childbirth Expenses	20%	50% U&C**
Preventive Health Services <i>Services as mandated by PHSA Section 2713</i>		
<i>Services recommended by the U.S. Preventive Task Force</i>	\$0	50% U&C**
<i>Preventive office visits & lab associated with checkups</i>	\$0	50% U&C**
<i>Additional office services not mandated by PHSA Section 2713</i>	Copay is same as Physician Office Visit	50% U&C**
Immunizations (per immunization)		
<i>Ages 0 through Adult as mandated by PHSA Section 2713</i>	\$0 Copay	\$12 Copay
<i>Additional immunizations not mandated by PHSA Section 2713</i>	\$12 Copay	\$12 Copay
Home Health Care	20%	50% U&C**
Skilled Nursing Facility	20%	50% U&C**
Hospice Care	20%	50% U&C**
Durable Medical Equipment	20%	50% U&C**
Disposable Medical Equipment	20%	50% U&C**
Chiropractic Services (Limited to 26 per calendar year without prior authorization)		
<i>Chiropractic Office Visit</i>	Copay is same as Physician Office Visit	50% U&C**
<i>Other Chiropractic Services</i>	20%	50% U&C**
Mental Health/Substance Abuse		
<i>Mental Health Provider Office Visit</i>	Copay is same as Physician Office Visit	50% U&C**
<i>Inpatient Services</i>	20%	50% U&C**
<i>Outpatient Services</i>	20%	50% U&C**
Outpatient Prescription Drugs Options After satisfaction of \$0, \$100, or \$250 Rx Deductible		
<i>Tier 1 – Most Generics¹ (30-day supply)</i>	\$10 or \$10	50%
<i>Tier 2 – Preferred Brand (30-day supply)</i>	\$20 \$35	50%
<i>Tier 3 – Non-Preferred Formulary Brand (30-day supply)</i>	\$40 \$75	50%
<i>Tier 4 – Specialty (30-day supply)</i>	\$100 \$100	N/A
<i>Mail Order (90-day supply)</i>	2.5x Retail Copay	N/A

*Copay applies **only** to office visit cost; all diagnostics, x-rays, and treatment will be subject to deductible and coinsurance. eVisits subject to \$10 copay.

**Usual and customary charges.

¹Generics could fall into any tier. Please consult the formulary.

No benefit combination to equal more than 30% difference between In-Network and Out-of Network coinsurances.

This is only a brief summary of benefits, which is not to be comprehensive. Your Evidence of Coverage is the governing document for benefit information.

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