

# Benefits-at-a-Glance



| Medical Plan  |   |
|---|---|
| Plan Category   | Navigate HMO                              |
| Plan Code   | BP9B                                      |
| <b>Plan Basics</b>  |   |
| Primary Care Physician Required?  | Yes                                       |
| Electronic Referrals  |   |
| Required to see Specialists?  | Yes                                       |
| Out of Network Benefits?  | No  |
| Pediatric Dental & Vision   | Yes                                       |
| Medical Deductible Type   | Embedded                                  |
| <b>Out of Pocket</b>  |   |
| <b>Deductible</b>   |   |
| Individual  | \$1,000                                   |
| Family  | \$2,000                                   |
| <b>Out-of-Pocket Maximum</b>  |   |
| Individual  | \$5,500                                   |
| Family  | \$11,000                                  |
| Coinsurance   | 10%                                       |
| <b>Office Visits</b>  |   |
| Office Visits — Primary Care  | \$20                                      |
| Office Visits — Specialist  | \$40                                      |
| Virtual Visits  | 0   |
| Preventive Services   | 0   |
| <b>Lab and Diagnostic Services</b>  |   |
| Minor Lab Testing and X-ray — Physician Office  | Included in office copay                  |
| Minor Lab Testing and X-ray — Freestanding Facility   | Included in office copay                  |
| Minor Lab Testing and X-ray — Hospital  | \$250 plus Deductible & Coinsurance       |
| Major Diagnostic and Imaging Services - Freestanding Facility   | Deductible & Coinsurance                  |
| Major Diagnostic and Imaging Services - Hospital  | \$500 plus Deductible & Coinsurance       |
| <b>Other Care Options</b>   |   |
| Urgent Care   | \$20                                      |
| Emergency Room  | Deductible & Coinsurance                  |
| Outpatient Services - Freestanding Facility   | Deductible & Coinsurance                  |
| Outpatient Services - Hospital  | \$500 plus Deductible & Coinsurance       |
| Inpatient Hospital  | \$500 plus Deductible & Coinsurance       |
| Pharmacy Plan   | 832                                       |
| <b>Retail</b>   |   |
| <b>Deductible</b>   |   |
| Individual  | None                                      |
| Family  | None                                      |
| Tier 1  | \$15                                      |
| Tier 2  | \$35                                      |
| Tier 3  | \$70                                      |
| Tier 4  | \$350                                     |
| <b>Mail Order</b> <i>(Times Retail) Only certain prescription drug products are available through mail order. See your plan documents for details</i> | \$37.50/\$87.50/\$175/\$875 90 day supply |
| <b>Plan Notes</b>   |   |

This information is a brief, general description of your coverage; it is not a contract and does not replace your Certificate of Coverage/ Summary Plan Description. For a complete list of your coverage, including exclusions and limitations relating to your coverage, please read your Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts conflict with official benefit coverage documents, the official benefits coverage documents prevail.

\*Emb = Embedded Deductible= All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.

\*NonEmb = Non-Embedded Deductible = No one in the family is eligible for benefits until the family deductible is met.