

MEDICAL INSURANCE

 Harvard Pilgrim Health Care <small>a Point32Health company</small>	HDHP	EPO	PPO (In-Network)	PPO (Out-of-Network)	
Plan Year Deductible	\$2,500 individual plan \$5,000 family plan* <i>*all members work towards one deductible</i>		\$1,000 individual plan \$2,000 family plan		
Plan Year Rx Deductible	N/A		\$100 individual plan \$200 family plan		
Out of Pocket Maximum (includes deductible)	\$5,000 individual \$10,000 family		\$4,000 individual plan \$8,000 family plan		
Preventative Care					
Routine Physical Exams, Colorectal Screenings, Prostate Exams & Gynecological Exams	100%		20% (after deductible)		
Other Services					
Office Visit - Primary Care	100% (after deductible)		\$30	20% (after deductible)	
Office Visit - Specialist Care			\$45		
Chiropractic Visit (20 per plan year)			\$30		
Diagnostic Lab & X-ray					
CT, MRI, & PET Scan					
Outpatient Surgery			100% (after deductible)		
Inpatient Hospital					
Behavioral Health Hospital Service					
Behavioral Health Office Visit			\$30		
Occupational & Physical Therapy (60 visits per plan year)			\$45		
Speech Therapy			\$45		
Ambulance			100% (after deductible)		
Emergency Room (copay waived if admitted)			\$150		
Urgent Care			\$30		20% (after deductible)
Prescription Benefits through Express Scripts					
Retail Pharmacy (up to 30 day supply)	Deductible then \$10 (generic), \$30 (preferred brand), \$65 (non-preferred brand)				
Mail Order (up to 90 day supply)	Deductible then \$25 (generic), \$75 (preferred brand), \$165 (non-preferred brand)				