

## Minimum Coverage Plan

# STANDARD BENEFITS FOR INDIVIDUALS

### Key benefits      Minimum Coverage

Benefits in Blue are Subject to Deductibles

Individual Deductible	<b>\$6,600</b> deductible for medical & drugs
Family Deductible	<b>\$13,200</b> deductible
Preventative Care Copay <sup>1</sup>	no cost
Primary Care Visit Copay	no cost for 3 visits <sup>2</sup>
Specialty Care Visit Copay	You pay negotiated fee until out-of-pocket is met <sup>2</sup>
Urgent Care Visit Copay	You pay negotiated fee until out-of-pocket is met
Generic Medication Copay	You pay negotiated fee until out-of-pocket is met
Lab Testing Copay	You pay negotiated fee until out-of-pocket is met
X-Ray Copay	You pay negotiated fee until out-of-pocket is met
Emergency Room Copay	You pay negotiated fee until out-of-pocket is met
High cost and infrequent services (e.g. Hospital Stay)	You pay negotiated fee until out-of-pocket is met
Preferred brand copay after Drug Deductible (if any)	You pay negotiated fee until out-of-pocket is met
Maximum Out-of-Pocket For One	\$6,600
Maximum Out-of-Pocket For Family	\$13,200

<sup>1</sup> in-network only

<sup>2</sup> First 3 visits each year are not subject to the deductible