

Medical Insurance



This is intended to be an easy to read summary of some highlights of your benefit plan options. For more detailed information, please see the plan documents.

| HMO Core Plan | | HMO Buy Up |
|--|--|--|
| Deductible Per plan year | \$500 per member \$1000 per family | \$250 per member \$500 per family |
| Copays •Fixed Dollar Copay | Office visit: <ul style="list-style-type: none"> PCP/OB: \$20 Specialist: \$35 Urgent Care: \$75 Virtual Visit: \$0 ER and High Tech Radiology: \$150 after deductible | Office visit: <ul style="list-style-type: none"> PCP/OB: \$20 Specialist: \$35 Urgent Care: \$75 Virtual Visit: \$0 ER and High Tech Radiology: \$150 after deductible |
| Prescription Drugs | Copays: <ul style="list-style-type: none"> \$15 Generic \$50 Preferred Brand \$80 Non-Preferred Brand 20% Specialty to a max of \$150 or \$300 2 X Mail Order | Copays: <ul style="list-style-type: none"> \$10 Generic \$40 Preferred Brand \$40 Non-Preferred Brand \$40 Specialty 2 X Mail Order |
| Coinsurance Max | 80% coverage on most services, after deductible to a maximum of \$1,500 per single \$3,000 per family | 100% coverage on most services, after deductible |
| Maximum Out of Pocket | \$6,350 per member \$12,700 per family | \$6,350 per member \$12,700 per family |
| | Maximum Out of Pocket Cost includes copays, deductibles and prescriptions | |
| Preventive | 100% Coverage | 100% Coverage |
| DME/ Prosthetics and Orthotics | 50% Coverage after deductible | 50% Coverage after deductible |
| Network | Priority Health HMO In Michigan only | Priority Health HMO In Michigan only |
| Cost Per Student (every 6 months) | Student Only: None Student plus one dependent: \$1,176.36 Student plus 2 or more dependents: \$1715.40 | Student only: \$140.22 Student plus one dependent: \$1484.70 Student plus 2 or more dependents: \$2100.96 |

Hylant Disclaimer: The abbreviated outlines of benefits used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages and do not detail all the contract terms nor do they alter any contract conditions. Please read your contract for specific coverages, limitations, and exclusions and call us with questions.