## 2021 Health Plan

### DEDUCTIBLE

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Family Maximum (all other tiers)</td>
<td>$1,000</td>
<td>$3,000</td>
</tr>
</tbody>
</table>

### CO-INSURANCE RATE (After deductible is met)

|                      | 20% | 50% |

### OUT-OF-POCKET LIMIT

<table>
<thead>
<tr>
<th></th>
<th>Individual Limit</th>
<th>Family Limit (all other tiers)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Limit</td>
<td>$5,500</td>
<td>$11,000</td>
</tr>
<tr>
<td>Family Limit (all other tiers)</td>
<td>$11,000</td>
<td>$22,000</td>
</tr>
</tbody>
</table>

### COST OF SERVICES — Subject to deductible and co-insurance

- **Preventive visit**
  - (see [HR website](#) for info)
  - In-Network: $0
  - Out-of-Network: 50% after deductible

- **Primary care provider**
  - $30 co-pay
  - 50% after deductible

- **SPECIALIST, mental health visit**
  - $50 co-pay
  - 50% after deductible

- **Emergency room visit**
  - 25%
  - 25%

- **Urgent care visit**
  - 20%

- **Hospital inpatient (including maternity), outpatient services, diagnostic testing and surgery**
  - 20% after deductible

- **Mental health inpatient**
  - 50% after deductible

- **Outpatient surgery hospital facility**
  - 50% after deductible

- **Skilled nursing**
  - (limit 60 days/year)
  - 20% after deductible

- **Home health care**
  - (limits apply, 120 visits/year maximum)
  - 50% after deductible

- **Therapy (physical, speech, occupational, cardiac rehab)**
  - 20% after deductible

- **Chiropractic care**
  - (15 visit maximum)
  - 25%
  - 25%

### PHARMACY (Rx) — Monthly Costs

<table>
<thead>
<tr>
<th></th>
<th>Level 1 (All covered generics and some lower cost brand products)</th>
<th>Level 2 (Preferred brand products)</th>
<th>Level 3 (Non-preferred brand products)</th>
<th>Specialty</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$20 co-pay</td>
<td>$40 co-pay</td>
<td>$70 co-pay</td>
<td>$70 co-pay</td>
</tr>
</tbody>
</table>
