

**Educators Health Alliance  
2018-19 Benefit Summary for PPO Health Coverage**

Benefit Plan	Preferred	Non-Preferred
<b>Each PPO Subgroup may choose 1 of 6 Deductible Options:</b>		
<b>Individual Deductible</b>		
Deductible Option 1	\$600	\$1,200
Deductible Option 2	\$750	\$1,500
Deductible Option 3	\$900	\$1,800
Deductible Option 4	\$1,000	\$2,000
Deductible Option 5	\$1,150	\$2,300
Deductible Option 6	\$1,500	\$3,000
<b>Family Deductible Maximum</b>	Twice Deductible	Twice Deductible
<b>Coinsurance - All Options</b>		
	20%	40%
<b>Individual Out-of-Pocket Maximum by Deductible Option</b>		
Deductible Option 1	\$4,350	\$8,700
Deductible Option 2	\$4,500	\$9,000
Deductible Option 3	\$4,650	\$9,300
Deductible Option 4	\$4,750	\$9,500
Deductible Option 5	\$4,900	\$9,800
Deductible Option 6	\$5,250	\$10,500
<b>Family Out-of-Pocket Maximum</b>	2x Individual	2x Individual
<i>Combined Maximum includes Deductible, Coinsurance, and Copays for all services including Prescription Drugs</i>		
<b>Lifetime Maximum</b>		
	Unlimited	
<b>Office Visit Copay</b>		
Primary Copay	\$30	Ded & Coins
Specialist Copay	\$50	Ded & Coins
<b>Inpatient Hospital</b>		
	Ded & Coins	
<b>Outpatient Hospital</b>		
	Ded & Coins	
<b>Emergency Services</b>		
Urgent Care	\$50 Copay, Ded & Coins	
Emergency Room	\$75 Copay, Ded & Coins	
<b>Prescription Drugs</b>		
Generic Copay	25% Coins (\$5 minimum, \$25 maximum)	
Formulary Brand Copay	25% Coins (\$40 minimum, \$80 maximum)	
Non-Formulary Brand Copay	50% Coins (\$70 minimum, \$110 maximum)	
In Network Specialty Copay (30 Day Supply)	25% Coins (\$60 minimum, \$120 maximum)	
Out of Network Specialty Copay (30 Day Supply)	50% Coins (\$170 minimum, \$340 maximum)	
Formulary Diabetic Supplies	20%	
Non-Formulary Diabetic Supplies	30%	
Ostomy Supplies	20%	
Mail Order Maximum	180 Days Supply	
Mail Order Copay	1 Copay per 30 Days Supply with 5 Copay Maximum	
Preauthorization Programs Included	Gastroprotective NSAIDs and Proton Pump Inhibitors	
<b>Preventive Services</b>		
	Covered at 100%	Ded & Coins
<b>Mental Health and Substance Abuse</b>		
Inpatient	Ded & Coins	
Outpatient	Ded & Coins	