

Large Group Plans



		Large Group 1500		Large Group 1250		Large Group 1000		Large Group 750		Large Group HDHP Embedded 3200		Large Group HDHP Embedded 1600	
		In network	Out of network	In network	Out of network	In network	Out of network	In network	Out of network	In network	Out of network	In network	Out of network
Preventive care services		\$0		\$0		\$0		\$0		\$0		\$0	
Primary care physicians		\$0	50% after deductible	\$0	50% after deductible	\$0	50% after deductible	\$0	50% after deductible	\$0 after deductible	50% after deductible	\$0 after deductible	50% after deductible
Professional maternity services		\$0		\$0		\$0		\$0		\$0 after deductible		\$0 after deductible	
Outpatient professional mental health		\$0		\$0		\$0		\$0		\$0 after deductible		\$0 after deductible	
Deductible	Individual	\$1,500	\$4,500	\$1,250	\$3,750	\$1,000	\$3,000	\$750	\$2,250	\$3,200	\$9,600	\$1,600	\$4,800
	Family	\$3,000	\$9,000	\$2,500	\$7,500	\$2,000	\$6,000	\$1,500	\$4,500	\$6,400	\$19,200	\$3,200	\$9,600
Annual out-of-pocket maximum	Individual	\$4,500	\$13,500	\$3,750	\$11,250	\$3,000	\$9,000	\$2,250	\$6,750	\$9,600	\$28,800	\$4,800	\$14,400
	Family	\$9,000	\$27,000	\$7,500	\$22,500	\$6,000	\$18,000	\$4,500	\$13,500	\$19,200	\$57,600	\$9,600	\$28,800
Prescription drugs (30-day supply)		Affordable Care Act (ACA) preventive drugs		\$0		\$0		\$0		\$0		\$0	
		Tier 1 (preferred generic)		\$0		\$0		\$0		\$0 after deductible		\$0 after deductible	
		Tier 2 (non-preferred generic)		\$10		\$10		\$10		\$10 after deductible		\$10 after deductible	
		Tier 3 (preferred brand)		35% after deductible		35% after deductible		35% after deductible		35% after deductible		35% after deductible	
		Tier 4 (non-preferred brand)		50% after deductible		50% after deductible		50% after deductible		50% after deductible		50% after deductible	
		Tier 5 (preferred specialty)		40% after deductible		40% after deductible		40% after deductible		40% after deductible		40% after deductible	
Emergency rooms		\$100 after deductible		\$100 after deductible		\$100 after deductible		\$100 after deductible		\$100 after deductible		\$100 after deductible	
Urgent care		\$30	50% after deductible	\$30	50% after deductible	\$30	50% after deductible	\$30	50% after deductible	\$30 after deductible	50% after deductible	\$30 after deductible	50% after deductible
St. Luke's On-Demand virtual care		\$0	Out-of-network services not available	\$0	Out-of-network services not available	\$0	Out-of-network services not available	\$0	Out-of-network services not available	\$0	Out-of-network services not available	\$0	Out-of-network services not available
Hospital services		20% after deductible		20% after deductible		20% after deductible		20% after deductible		20% after deductible		20% after deductible	
Diagnostic X-ray and lab services		\$40		\$40		\$40		\$40		\$40 after deductible		\$40 after deductible	
Specialist office visit		\$30	50% after deductible	\$30	50% after deductible	\$30	50% after deductible	\$30	50% after deductible	\$30 after deductible	50% after deductible	\$30 after deductible	50% after deductible
Physical, speech and occupational therapy		\$25		\$25		\$25		\$25		\$25 after deductible		\$25 after deductible	
Chiropractic care		\$40		\$40		\$40		\$40		40% after deductible		40% after deductible	