

Minnesota Public Employees Insurance Program (PEIP) Advantage Health Plan 2018 - 2019 Benefits Schedule

Value Option

| Benefit Provision | Cost Level 1 – You Pay | Cost Level 2 – You Pay | Cost Level 3 – You Pay | Cost Level 4 – You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|----------------------------------------------------|
| A. Preventive Care Services <ul style="list-style-type: none"> Routine medical exams, cancer screening Child health preventive services, routine immunizations Prenatal and postnatal care and exams Adult immunizations Routine eye and hearing exams | Nothing | Nothing | Nothing | Nothing |
| B. Annual First Dollar Deductible * (single/family) | \$500/1,000 | \$700/1,400 | \$1,100/2,200 | \$1,800/3,600 |
| C. Office visits for Illness/Injury, for Outpatient Physical, Occupational or Speech Therapy, and Urgent Care <ul style="list-style-type: none"> Outpatient visits in a physician's office Chiropractic services Outpatient mental health and chemical dependency Urgent Care clinic visits (in or out of network) | \$30 copay per visit annual deductible applies | \$35 copay per visit annual deductible applies | \$95 copay per visit annual deductible applies | \$120 copay per visit annual deductible applies |
| D. Network Convenience Clinics and online care | \$0 copay | \$0 copay | \$0 copay | \$0 copay |
| E. Emergency Care (in or out of network) <ul style="list-style-type: none"> Emergency care received in a hospital emergency room | \$125 copay annual deductible applies | \$125 copay annual deductible applies | \$125 copay annual deductible applies | 30% coinsurance annual deductible applies |
| F. Inpatient Hospital Copay | \$150 copay annual deductible applies | \$325 copay annual deductible applies | \$750 copay annual deductible applies | 30% coinsurance annual deductible applies |
| G. Outpatient Surgery Copay | \$100 copay annual deductible applies | \$175 copay annual deductible applies | \$350 copay annual deductible applies | 35% coinsurance annual deductible applies |
| H. Hospice and Skilled Nursing Facility | Nothing | Nothing | Nothing | Nothing |
| I. Prosthetics and Durable Medical Equipment | 20% coinsurance | 20% coinsurance | 25% coinsurance | 35% coinsurance annual deductible applies |
| J. Lab (including allergy shots), Pathology, and X-ray (not included as part of preventive care and not subject to office visit or facility copayments) | 10% coinsurance annual deductible applies | 10% coinsurance annual deductible applies | 20% coinsurance annual deductible applies | 35% coinsurance annual deductible applies |
| K. MRI/CT Scans | 10% coinsurance annual deductible applies | 10% coinsurance annual deductible applies | 20% coinsurance annual deductible applies | 35% coinsurance annual deductible applies |
| L. Other expenses not covered in A – K above, including but not limited to: <ul style="list-style-type: none"> Ambulance Home Health Care Outpatient Hospital Services (non-surgical) <ul style="list-style-type: none"> Radiation/chemotherapy Dialysis Day treatment for mental health and chemical dependency Other diagnostic or treatment related outpatient services | 10% coinsurance annual deductible applies | 10% coinsurance annual deductible applies | 20% coinsurance annual deductible applies | 35% coinsurance annual deductible applies |
| M. Prescription Drugs 30-day supply of Tier 1, Tier 2, or Tier 3 prescription drugs, including insulin; or a 3-cycle supply of oral contraceptives. | \$20 tier one \$40 tier two \$65 tier three | \$20 tier one \$40 tier two \$65 tier three | \$20 tier one \$40 tier two \$65 tier three | \$20 tier one \$40 tier two \$65 tier three |
| N. Plan Maximum Out-of-Pocket Expense for Prescription Drugs (excludes Infertility) (single/family) | \$1,000/2,000 | \$1,000/2,000 | \$1,000/2,000 | \$1,000/2,000 |
| O. Plan Maximum Out-of-Pocket Expense (excluding prescription drugs) (single/family) | \$2,200/4,400 | \$2,200/4,400 | \$3,200/6,400 | \$4,200/8,400 |

Emergency care or urgent care at a hospital emergency room or urgent care center out of the plan's service area or out of network is covered as described in sections C and E above.

This chart applies only to in-network coverage. Point of Service coverage is available only for members whose permanent residence is outside the State of Minnesota and outside the service areas of the health plans participating in Advantage. This category includes employees temporarily residing outside Minnesota on temporary assignment or paid leave [including sabbatical leaves] and college students. It is also available to all dependent children and spouses permanently residing outside the service area. These members pay a \$350 single or \$700 family deductible (separate and distinct from the deductibles listed in section B above) and 30% coinsurance to the out-of-pocket maximums described in section O above. Members pay the drug copayment described at section M above to the out-of-pocket maximum described at section N.

A standard set of benefits is offered in all PEIP Advantage Plans. There are still some differences from plan to plan in the way that benefits, including the transplant benefits, are administered, in the referral and diagnosis coding patterns of primary care clinics, and in the definition of Allowed Amount.

* This Plan uses an **embedded deductible**: If any family member reaches the individual deductible then the deductible is satisfied for that family member. If any combination of family members reaches the family deductible, then the deductible is satisfied for the entire family.