

Aulternative 2800 F HSA Compatible Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$2,800	\$8,400
Family	\$5,600	\$16,800
Medical Plan Out-of-Pocket Maxim	um	
Employee	\$2,800	\$16,800
Family	\$5,600	\$33,600
Physician Office Visits and Telemed	licine	
Illness/Injury	100%	80% RBP
Psychotherapy Office	100%	80% RBP
Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by		
the Affordable Care Act.	100%	50% RBP
See www.healthcare.gov for		
additional information.		
Maternity Care	100%	80% RBP
	100%	00% KDP
Inpatient Hospital Services	100%	80% RBP
	10070	0070 1101
Emergency Services	100%	100% RBP
Urgent Care	100%	100% RBP
Diagnostic Services	100%	80% RBP
(Labs, X-rays)	100%	00% NBP
Outpatient Therapy Services	100%	80% RBP
Other Services (Refer to		
	100%	80% RBP
Summary Plan Description)		
Ambulance	100%	100% RBP
	10070	20070 1121

Deductible and Out-of-Pocket Maximum are Non-Integrated. Therefore, Deductible and Out-of-Pocket amounts met for Network Providers <u>DO NOT</u> apply to Deductible and Out-of-Pocket amounts met for Non-Network Providers.

Embedded Deductible. Each member of a family is looked upon as an individual in regard to the Deductible. Once a member reaches the

Appropriate Deductible must be satisfied before any benefit is paid except as noted.

single Deductible, Coinsurance will apply.

The Medical Plan Out-of-Pocket Maximum amount includes the Deductible and Medical Plan Copayments and Coinsurance.

Deductible is waived for Network Preventive Health Services.

Pre-Approval is recommended for all Inpatient admissions.

Not all benefit descriptions, exclusions and limitations are included in this document. Complete benefit descriptions and exclusions are contained in the AultCare Insurance Company Certificates of Coverage and Benefit Chart.

Contact AultCare

www.aultcare.com 330-363-6360 1-800-344-8858



Prescription Copayments apply after medical Deductible of \$2,800/individual or \$5,600/family is met

Prescription Drugs	Retail	Mail Order (90 day supply)		
Tier 1 - 1-34 day supply	\$10 Copayment	\$25 Copayment		
Tier 1 - 35-60 day supply	\$20 Copayment			
Tier 2	\$30 Copayment	\$85 Copayment		
Tier 3	\$60 Copayment or 50%, greater of	\$170 Copayment		
Tier 4 and 5 - Prior Authorization is required. Medications must be obtained through an AultCare				
contracted Specialty Network pharmacy. Limited to a 30 day supply.				
Tier 4	\$10 Copayment or 20%,	\$10 Copayment or 20%,		
	greater of	greater of		
Tier 5	\$125 Copayment or 20%,	\$125 Copayment or 20%,		
	greater of	greater of		
A thirty four (34) day supply is available at the retail pharmacy				
A sixty (60) day supply is available at the retail pharmacy for Tier 1				
A ninety (90) day supply may be obtained through the mail order program				

No prescription Copayments after an additional prescription out-of-pocket of \$750/individual or \$1,500 family is met.

Tier Definitions

The medication tier may change due to new Drugs and Generic availability

- **Tier 1** is defined as Preferred Generic medications.
- **Tier 2** is defined as Preferred Brand and Non-Preferred Generic medications.
- **Tier 3** is defined as Non-Preferred Brand and Non-Preferred Generic medications.
- **Tier 4** is defined as Specialty Generic medications.
- **Tier 5** is defined as Specialty Brand medications.



Aulternative 5000 F HSA Compatible Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$5,000	\$15,000
Family	\$10,000	\$30,000
Medical Plan Out-of-Pocket Maximu		
Employee	\$5,000	\$22,050
Family	\$10,000	\$44,100
Dhusisian Office Visite and Talamadi		
Physician Office Visits and Telemedi Illness/Injury	100%	80% RBP
Psychotherapy Office	100%	80% RBP
Psychotherapy Ojjice	100%	80% RBP
Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by		50% RBP
the Affordable Care Act.	100%	
See www.healthcare.gov for	100%	
additional information.		
Maternity Care	100%	80% RBP
In particular Linearital Compilant	100%	80% RBP
Inpatient Hospital Services	100%	00% KDP
Emergency Services	100%	100% RBP
Urgent Care	100%	100% RBP
Diagnostic Services	100%	80% RBP
(Labs, X-rays)		
Outpatient Therapy Services	100%	80% RBP
Other Services (Refer to	100%	
Summary Plan Description)	100%	80% RBP
Ambulance	100%	100% RBP
Annual Plan Maximum	UNLIMITED	UNLIMITED
	GIGLIWITED	

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Embedded Deductible.Each

member of a family is looked upon as an individual in regard to the Deductible. Once a member reaches the single Deductible, Coinsurance will apply.

Appropriate Deductible must be satisfied before any benefit is paid except as noted.

The Medical Plan Out-of-Pocket Maximum amount includes the Deductible and Medical Plan Copayments and Coinsurance.

Deductible is waived for Network Preventive Health Services.

Pre-Approval is recommended for all Inpatient admissions.

Not all benefit descriptions, exclusions and limitations are included in this document. Complete benefit descriptions and exclusions are contained in the AultCare Insurance Company Certificates of Coverage and Benefit Chart.

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Prescription Copayments apply after medical Deductible of \$5,000/individual or \$10,000/family is met

Prescription Drugs	Retail	Mail Order (90 day supply)		
Tier 1 - 1-34 day supply	\$10 Copayment	\$25 Copayment		
Tier 1 - 35-60 day supply	\$20 Copayment			
Tier 2	\$30 Copayment	\$85 Copayment		
Tier 3	\$60 Copayment or 50%, greater of	\$170 Copayment		
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