

Traditional (Non-HSA)

Summit & Advantage

MEDICAL BENEFITS GRID: WHAT YOU PAY

Refer to the Master Policy for specific criteria for the benefits listed below, as well as information on limitations and exclusions.

Percentages indicate your share of PEHP's In-Network Rate.

In-Network Provider

Out-of-Network Provider*

Balance billing may apply

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DEDUCTIBLES, PLAN MAXIMUMS, AND I	LIMITS	
Plan year Deductible Does not apply to Out-of-Pocket Maximum	Single plans: \$350 Double/family plans: \$350 per person, \$700 per family One person cannot meet more than \$350	
Plan year Out-of-Pocket Maximum Please refer to the Master Policy for exceptions to the out-of-pocket maximum.	Single plans: \$3,000 Double plans: \$3,000 per person, \$6,000 per double Family plans: \$3,000 per person, \$9,000 per family One person cannot meet more than \$3,000	
ANNUAL PREVENTIVE CARE		
Preventive services allowed by Affordable Care Act Annual physical exam, immunizations. See full list at www.pehp.org/preventiveservices	No charge	40% after deductible
PEHP VALUE PROVIDERS		
PEHP Value Providers Cash Back opportunities available. Visit www.pehp.org/valueproviders	Starting at \$10 co-pay per visit	Not applicable
PROFESSIONAL SERVICES		
Primary Care Visits Includes office surgeries, inpatient visits and Autism services	\$25 co-pay per visit	40% after deductible
	IHC: \$35 co-pay per visit for Summit network	
	University of Utah Medical Group: \$35 co-pay per visit	
Specialist Visits Includes office surgeries, inpatient visits and Autism services	\$35 co-pay per visit	40% after deductible
	IHC: \$45 co-pay per visit for Summit network	
	University of Utah Medical Group: \$45 co-pay per visit	
Surgery and Anesthesia	20% after deductible	40% after deductible
Emergency Room Specialist Visits	\$35 co-pay per visit	\$35 co-pay per visit
Diagnostic Tests, Labs, X-rays	20% after deductible	40% after deductible
PRESCRIPTION DRUGS For Drug Tier info, see the Co	vered Drug List at www.pehp.org	
30-day Pharmacy Retail only	Tier 1: \$10 co-pay Tier 2: 25% of discounted cost. \$25 minimum, no maximum co-pay Tier 3: 50% of discounted cost. \$50 minimum, no maximum co-pay	Plan pays up to the discounted cost, minus the preferred co-pay, if applicable. Member pays any balance
90-day Pharmacy Maintenance only	Tier 1: \$20 co-pay Tier 2: 25% of discounted cost. \$50 minimum, no maximum co-pay Tier 3: 50% of discounted cost. \$100 minimum, no maximum co-pay	Plan pays up to the discounted cost, minus the preferred co-pay, if applicable. Member pays any balance

In- and Out-of-Network deductibles and Out-of-Pocket Maximums are combined and accumulate together.

*Out-of-Network Providers may charge more than the In-Network Rate unless they have an agreement with you not to. Any amount above the In-Network Rate may be billed to you and will not count toward your deductible or Out-of-Pocket Maximum. You pay 20% of the In-Network Rate after Out-of-Pocket Maximum is met for Out-of-Network Providers.

	In-Network Provider	Out-of-Network Provider* Balance billing may apply
SPECIALTY DRUGS For Drug Tier info, see the Covered Drug	List at www.pehp.org	
Specialty Medications, retail pharmacy Up to 30-day supply	Tier A: 20%. No maximum co-pay Tier B: 30%. No maximum co-pay	Plan pays up to discounted cost, minus the applicable co-pay. You pay any balance
Specialty Medications, office/outpatient Up to 30-day supply	Tier A: 20% after deductible. No maximum co-pay Tier B: 30% after deductible. No maximum co-pay	Tier A: 40% after deductible. No maximum co-pay Tier B: 50% after deductible. No maximum co-pay
Specialty Medications, through Home Health or Accredo Up to 30-day supply	Tier A: 20%. \$150 maximum co-pay Tier B: 30%. \$225 maximum co-pay Tier C1: 10%. No maximum co-pay Tier C2: 20%. No maximum co-pay Tier C3: 30%. No maximum co-pay	Not covered
OUTPATIENT FACILITY SERVICES		
Outpatient Facility and Ambulatory Surgical Center	20% after deductible	40% after deductible
Urgent Care Facility	\$45 co-pay per visit	40% after deductible
Emergency Room Emergencies only, as determined by PEHP. If admitted, inpatient facility benefit will be applied	20% of In-Network Rate, minimum \$150 co-pay per visit	20% of In-Network Rate, minimum \$150 co-pay per visit
Ambulance (ground or air) Medical emergencies only, as determined by PEHP	20% after deductible	
Diagnostic Tests, Labs, X-rays – Minor For each test allowing \$350 or less, when the only services performed are diagnostic testing	20% after deductible	40% after deductible
Chemotherapy, Radiation, and Dialysis Dialysis from out-of-network provider requires Preauthorization	20% after deductible	40% after deductible
Physical and Occupational Therapy Outpatient — Up to 20 combined visits per plan year.	Applicable co-pay per visit	40% after deductible
Mental Health & Substance Abuse	20% after deductible	40% after deductible
INPATIENT FACILITY SERVICES		
Hospital Services Medical, Surgical, Mental Health, Substance Abuse and Rehabilitation All out-of-network facilities and some in-network facilities require preauthorization. See Master Policy for details. Rehabilitation up to 45 days per plan year and requires preauthorization	20% after deductible	40% after deductible
Skilled Nursing Facility and Residential Treatment Non-custodial. Up to 60 days per plan year. Requires preauthorization	20% after deductible	Not covered

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	In-Network Provider	Out-of-Network Provider* Balance billing may apply
MISCELLANEOUS SERVICES		
Adoption / Assisted Reproductive Technology (ART) See Master Policy for benefit limits. ART requires Preauthorization. Excludes multiple-embryo ART implants	20% after deductible, up to \$4,000 per adoption or up to \$4,000 per single-embryo ART implant	
Allergy Serum	20% after deductible	40% after deductible
Chiropractic care Up to 10 visits per plan year	Applicable office co-pay per visit	Not covered
Durable Medical Equipment Some DME requires Preauthorization. Visit www.pehp.org for complete list. See Master Policy for benefit limits	20% after deductible Summit Network: Alpine Home Medical	40% after deductible
Medical Supplies See Master Policy for benefit limits	20% after deductible	40% after deductible
Home Health/Skilled Nursing Up to 60 visits per plan year	20% after deductible	40% after deductible
Hospice	20% after deductible	40% after deductible
Injections Includes allergy injections. See above for allergy serum	20% after deductible	40% after deductible
Infertility Services Select services only. See Master Policy for details	20% after deductible	40% after deductible
Temporomandibular Joint Dysfunction Non-surgical. Up to \$1,000 lifetime maximum. See Master Policy for details	20% after deductible	40% after deductible