

Standard EPO Non-HSA Plans

PLAN NAME	Deductible		Coinsurance	Out-of-Pocket Maximum		Office Visit Copayment		Emergency Room	Urgent Care	MDLIVE® Virtual Visits
	Single	Family	What Participants Pay	Single	Family	PCP	Specialist			
E500 COCHOICE_20	\$500	\$1,000	20%	\$2,500	\$5,000	\$20 per visit	\$60 per visit	\$400 per visit	\$150 per visit	\$0 per visit
E1000 COCHOICE_20	\$1,000	\$2,000	20%	\$3,000	\$6,000					
E1500 COCHOICE_20	\$1,500	\$3,000	20%	\$3,500	\$7,000					
E2000 COCHOICE_20	\$2,000	\$4,000	20%	\$4,000	\$8,000					
E2500 COCHOICE_20	\$2,500	\$5,000	20%	\$4,500	\$9,000					
E3000 COCHOICE_20	\$3,000	\$6,000	20%	\$5,000	\$10,000					
E4000 COCHOICE_20	\$4,000	\$8,000	20%	\$6,000	\$12,000					
E5000 COCHOICE_20	\$5,000	\$10,000	20%	\$7,000	\$14,000					

These summaries are intended to highlight and give a general description of the benefits available. For a complete description of benefits, please refer to the Summary of Participant Responsibility Tables.

Pharmacy Benefits

		All Standard EPO Non-HSA Plans
Retail 30-day supply	SmartChoice (adherence generic drugs)	\$0 per prescription or refill
	Generic drugs	\$25 per prescription or refill
	Brand drugs	\$45 per prescription or refill
	Non-preferred drugs	\$80 per prescription or refill
	Preferred specialty drugs	25% after deductible
	Non-preferred specialty drugs	40% after deductible
Mail order 90-day supply	SmartChoice (adherence generic drugs)	\$0 per prescription or refill
	Generic drugs	\$65 per prescription or refill mail order
	Brand drugs	\$120 per prescription or refill mail order
	Non-preferred drugs	\$240 per prescription or refill mail order
	Preferred specialty drugs	No mail order
	Non-preferred specialty drugs	No mail order