

**MSI Medica Choice Passport ASO 2000-0% HRA
BENEFIT SUMMARY**

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Partial listing of covered services	Your cost if you visit a:	
	In-Network provider	Out-of-Network provider
Annual Deductible <i>The amount paid per year before the health plan starts to pay.</i>	\$2,000 per member \$4,000 per family	\$4,000 per member \$8,000 per family
Annual Out-of-Pocket Maximum <i>The most you pay in a year for health care services covered by your insurance.</i>	\$2,000 per member \$4,000 per family Pharmacy limit of \$1,000 per person/ \$2,000 per family combined in-network and out-of-network.	\$4,000 per member \$8,000 per family Pharmacy limit of \$1,000 per person/ \$2,000 per family combined in-network and out-of-network.
Office visits <ul style="list-style-type: none"> ● Primary care ● Specialist visits ● Chiropractic care ● Retail Health 	0% coinsurance 0% coinsurance 0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance 0% coinsurance 0% coinsurance <i>Chiropractic care is limited to 15 visits per member per year out-of-network.</i>
Preventive care <ul style="list-style-type: none"> ● Routine Physical & Eye Exams ● Immunizations & Cancer Screenings ● Well Child Care 	No charge No charge No charge	Well child care: 0% coinsurance. <i>The deductible does not apply.</i> Deductible does not apply. Other services: 0% coinsurance
Lab and Pathology	0% coinsurance	0% coinsurance
X-Ray and Other Imaging <ul style="list-style-type: none"> ● X-rays ● CT, MRI, PET scans 	0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance
Prescription Drugs <i>Up to a 31-day supply per prescription.</i>	<i>The deductible does not apply.</i> Generic: \$20 copay/prescription Mail order: \$40 copay/prescription Preferred brand: \$20 copay/prescription Mail order: \$40 copay/ prescription Non-preferred brand: \$75 copay/prescription Mail order: \$150 copay/prescription	40% coinsurance <i>The deductible does not apply.</i>
Specialty Prescription Drugs <i>Up to a 31-day supply per prescription received from a designated specialty pharmacy.</i>	<i>The deductible does not apply.</i> Preferred: 20% coinsurance. No more than \$300 copay/prescription. Deductible does not apply. Non-Preferred: 40% coinsurance. Deductible does not apply.	Not covered
Outpatient Hospital Services <ul style="list-style-type: none"> ● Facility ● Physician/surgeon fees 	0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance
Emergency Services <ul style="list-style-type: none"> ● Emergency room services ● Emergency medical transportation ● Urgent care 	0% coinsurance 0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance 0% coinsurance

Inpatient Hospital Services <ul style="list-style-type: none"> ● Facility ● Physician 	0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance
Behavioral Health/Mental Health & Substance Abuse Care <ul style="list-style-type: none"> ● Outpatient services ● Inpatient hospital services 	0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance
Maternity Benefits <ul style="list-style-type: none"> ● Prenatal care ● Postnatal care ● Delivery & inpatient services 	No charge. Deductible does not apply. No charge 0% coinsurance	Prenatal: 0% coinsurance <i>The deductible does not apply.</i> 0% coinsurance 0% coinsurance
Durable Medical Equipment & Prosthetics	0% coinsurance	0% coinsurance
This health care plan is administered by Medica Self Insured (MSI). It may not cover all your health care expenses; read your Plan Document carefully to determine which expenses are covered. This is a benefit summary only and does not outline all of your benefits. If there is a discrepancy between information in this summary and your Plan Document, the Plan Document will take precedence in determining your benefits.		
This is a high level summary and does not replace your Summary of Benefits and Coverage. Please contact Medica at 1-800-952-3455 to obtain further benefit information.		

BS-1-00122

