

# Platinum 200 Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$200	\$600
Family	\$400	\$1,200
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Out-of-Pocket Maximum		
Employee	\$1,500	\$26,100
Family	\$3,000	\$52,200
Dharistan Office Visite		
Physician Office Visits	¢20 Congument	700/ DDD
Illness/Injury	\$20 Copayment	70% RBP
Telemedicine	\$20 Copayment	70% RBP
Specialist Office Visits		
Illness/Injury	\$40 Copayment	70% RBP
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Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by		
the Affordable Care Act.	100%	70% RBP
See www.healthcare.gov for	100%	70% KBF
additional information.		
Maternity Care	90%	70% RBP
inaternity care	3070	7070 1101
Inpatient Hospital Services	90%	70% RBP
Emergency Services	90%	90% RBP
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Urgent Care	\$75 Copayment	\$75 Copayment RBP
Diagnostic Services	90%	70% RBP
(Labs, X-rays)	30,0	, 0,0 (10)
Outpatient Therapy Services	90%	70% RBP
Catpatient inclupy services	50/0	70701101
Other Services (Refer to	000/	700/ 888
Summary Plan Description)	90%	70% RBP
Ambulance	90%	90% RBP
Annual Plan Maximum	UNLIMITED	UNLIMITED

Deductible and Out-of-Pocket Maximum are Non-Integrated.

Therefore, Deductible and Out-of-Pocket amounts met for Network Providers **DO NOT** 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 single Deductible, Coinsurance will apply.

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

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

Deductible is waived for Network Preventive Health Services.

Pediatric Dental and Vision (up to age 19) are included in this plan. Refer to certificate for full benefit details.

Note: If you have purchased a certified standalone dental plan and provided an attestation to AultCare regarding that plan, coverage for pediatric dental, including a dental check-up, will be provided through that dental plan.

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 Drugs	Retail (34 Day Supply Unless Noted)	Mail Order (90 day supply)
Tier 1 - 1-60 day supply/Retail	\$0 Copayment	\$0 Copayment
Tier 2 -	\$10 Copayment or 20%,	\$30 Copayment or 20%,
1-34 day supply*	greater of	greater of
Tier 3	\$20 Copayment or 30%, greater of	\$55 Copayment or 25%, greater of
Tier 4	\$45 Copayment or 40%, greater of	\$125 Copayment or 35%, greater of
Tier 5 and 6 - Prior Authorization is required. Medications must be obtained through an AultCare contracted		
Specialty Network pharmacy. Limited to a 30 day supply.		
Tier 5	\$10 Copayment or 20%, greater of	N/A
Tier 6	\$50 Copayment or 50%, greater of	N/A

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

Tier 1	is defined	as Preventive Mainten	ance medications.

is defined as Preferred Generic medications. Tier 2

Tier 3 is defined as Non-Preferred Generic and Preferred Brand medications. Tier 4 is defined as Non-Preferred Generic & Non-Preferred Brand medications.

Tier 5 is defined as Preferred Generic Specialty medications.

Tier 6 is defined as Preferred Brand Specialty medications.

<sup>\*</sup> A 60-day supply of Tier 2 Prescription drugs may be obtained at the Retail Pharmacy for the Mail Order amount.



# Platinum 500 Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$500	\$1,500
Family	\$1,000	\$3,000
Out-of-Pocket Maximum		
Employee	\$1,300	\$26,100
Family	\$2,600	\$52,200
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Physician Office Visits		
Illness/Injury	\$20 Copayment	60% RBP
Telemedicine	\$20 Copayment	60% RBP
Specialist Office Visits		
Illness/Injury	\$40 Copayment	60% RBP
Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by		
the Affordable Care Act.	100%	60% RBP
See www.healthcare.gov for	100%	00% KBP
additional information.		
Maternity Care	80%	60% RBP
Inpatient Hospital Services	80%	60% RBP
	30,0	00,0.1.2.
Emergency Services	80%	80% RBP
Urgent Care	\$75 Copayment	\$75 Copayment RBP
Diagnostic Services	80%	60% RBP
(Labs, X-rays)		
Outpatient Therapy Services	80%	60% RBP
Other Services (Refer to		
Summary Plan Description)	80%	60% RBP
Ambulance	80%	80% RBP
	30,0	55/5 NB1
Annual Plan Maximum	UNLIMITED	UNLIMITED

Deductible and Out-of-Pocket Maximum are Non-Integrated.

Therefore, Deductible and Out-of-Pocket amounts met for Network Providers **DO NOT** 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 single Deductible, Coinsurance will apply.

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

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

Deductible is waived for Network Preventive Health Services.

Pediatric Dental and Vision (up to age 19) are included in this plan. Refer to certificate for full benefit details.

Note: If you have purchased a certified standalone dental plan and provided an attestation to AultCare regarding that plan, coverage for pediatric dental, including a dental check-up, will be provided through that dental plan.

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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	Retail	
Prescription Drugs	(34 Day Supply Unless	Mail Order (90 day supply)
	Noted)	
Tier 1 -	¢0 Consument	ĆO Canaumant
1-60 day supply/Retail	\$0 Copayment	\$0 Copayment
Tier 2 -	\$10 Copayment or 20%,	\$30 Copayment or 20%,
1-34 day supply*	greater of	greater of
Tior 2	\$20 Copayment or 30%,	\$55 Copayment or 25%,
Tier 3	greater of	greater of
Tier 4	\$45 Copayment or 40%,	\$125 Copayment or 35%,
Her 4	greater of	greater of
Tier 5 and 6 - Prior Authorization is require Specialty Netwo	ed. Medications must be obtairk pharmacy. Limited to a 30 d	_
Tier 5	\$10 Copayment or 20%, greater of	N/A
Tier 6	\$50 Copayment or 50%, greater of	N/A

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

<b>Tier 1</b> is defined as Pre	ventive Maintenance	medications.
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**Tier 2** is defined as Preferred Generic medications.

**Tier 3** is defined as Non-Preferred Generic and Preferred Brand medications.

**Tier 4** is defined as Non-Preferred Generic & Non-Preferred Brand medications.

**Tier 5** is defined as Preferred Generic Specialty medications.

**Tier 6** is defined as Preferred Brand Specialty medications.

<sup>\*</sup> A 60-day supply of Tier 2 Prescription drugs may be obtained at the Retail Pharmacy for the Mail Order amount.



### Platinum 1000

### **Schedule of Health Insurance Benefits**

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$1,000	\$3,000
Family	\$2,000	\$6,000
Out-of-Pocket Maximum	<b>44.000</b>	<b>†</b> 26.400
Employee	\$1,000 \$2,000	\$26,100 \$52,200
Family	\$2,000	\$32,200
Physician Office Visits		
Illness/Injury	\$20 Copayment	80% RBP
Telemedicine	\$20 Copayment	80% RBP
Specialist Office Visits	Ć40 C	000/ 555
Illness/Injury	\$40 Copayment	80% RBP
Prescription Drugs	See Reverse side	
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Preventive Health Services		
As defined by		
the Affordable Care Act.	100%	80% RBP
See www.healthcare.gov for	10070	0070 NBF
additional information.		
Maternity Care	100%	80% RBP
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Inpatient Hospital Services	100%	80% RBP
Emorgonou Cornicos	100%	100% RBP
Emergency Services	100%	100% KBP
Urgent Care	\$75 Copayment	\$75 Copayment RBP
Diagnostic Services	100%	80% RBP
Outpatient Therapy Services	100%	80% RBP
Other Services (Refer to	100%	80% RBP
Ambulance	100%	100% RBP
Annual Plan Maximum	UNLIMITED	UNLIMITED

# Deductible and Out-of-Pocket Maximum are Non-Integrated.

Therefore, Deductible and Out-of-Pocket amounts met for Network Providers **DO NOT** 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 single Deductible, Coinsurance will apply.

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

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

Deductible is waived for Network Preventive Health Services.

Pediatric Dental and Vision (up to age 19) are included in this plan. Refer to certificate for full benefit details.

Note: If you have purchased a certified standalone dental plan and provided an attestation to AultCare regarding that plan, coverage for pediatric dental, including a dental check-up, will be provided through that dental plan.

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 Drugs	Retail (34 Day Supply Unless Noted)	Mail Order (90 day supply)
Tier 1 - 1-60 day supply/Retail	\$0 Copayment	\$0 Copayment
Tier 2 -	\$10 Copayment or 20%,	\$30 Copayment or 20%,
1-34 day supply*	greater of	greater of
Ti 2	\$20 Copayment or 30%,	\$55 Copayment or 25%,
Tier 3	greater of	greater of
Tier 4	\$45 Copayment or 40%,	\$125 Copayment or 35%,
	greater of	greater of
Tier 5 and 6 - Prior Authorization is required. Medications must be obtained through an AultCare contracted		
Specialty Network pharmacy. Limited to a 30 day supply.		
Tier 5	\$10 Copayment or 20%,	N/A
	greater of	IN/A
Tier 6	\$50 Copayment or 50%,	N/A
	greater of	19/7

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

**Tier 2** is defined as Preferred Generic medications.

Tier 3 is defined as Non-Preferred Generic and Preferred Brand medications.Tier 4 is defined as Non-Preferred Generic & Non-Preferred Brand medications.

**Tier 5** is defined as Preferred Generic Specialty medications.

**Tier 6** is defined as Preferred Brand Specialty medications.

<sup>\*</sup> A 60-day supply of Tier 2 Prescription drugs may be obtained at the Retail Pharmacy for the Mail Order amount.



# Platinum 1550 HSA 500

# **Schedule of Health Insurance Benefits**

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$1,550	\$4,650
Family	\$3,100	\$9,300
Out-of-Pocket Maximum		
Employee	\$1,550	\$26,100
Family	\$3,100	\$52,200
Physician Office Visits		
Illness/Injury	100%	80% RBP
Telemedicine	100%	80% RBP
Specialist Office Visits		
Illness/Injury	100%	80% RBP
Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by		
the Affordable Care Act.	100%	80% RBP
See www.healthcare.gov for	100%	80% NBF
additional information.		
Maternity Care	100%	80% RBP
Inpatient Hospital Services	100%	80% RBP
Emergency Services	100%	100% RBP
Urgent Care	100%	100% RBP
Diagnostic Services	100%	80% RBP
(Labs, X-rays)	100/0	3070 NDI
Outpatient Therapy Services	100%	80% RBP
Other Services (Refer to Summary Plan Description)	100%	80% RBP
Ambulance	100%	100% RBP
Annual Plan Maximum	UNLIMITED	UNLIMITED

NOTE: Employer must contribute \$500 per Covered Person and \$1,000 per Family annually to each enrolled Employee's account. Attestation is required.

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.

**Unembedded Deductible.** Family Deductibles are per family, there is no per-person Deductible. Therefor, if you have family coverage, one or more persons must satisfy the family Deductible amount.

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

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

Deductible is waived for Network Preventive Health Services.

Pediatric Dental and Vision (up to age 19) are included in this plan. Refer to certificate for full benefit details.

Note: If you have purchased a certified standalone dental plan and provided an attestation to AultCare regarding that plan, coverage for pediatric dental, including a dental check-up, will be provided through that dental plan.

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

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Prescription Drugs	<b>Retail</b> (34 Day Supply Unless Noted)	Mail Order (90 day supply)
Tier 1 - 1-60 day supply/Retail	\$0 Copayment	\$0 Copayment
Tier 2 - 1-60 day supply	100% Coinsurance	100% Coinsurance
Tier 3	100% Coinsurance	100% Coinsurance
Tier 4	100% Coinsurance	100% Coinsurance
Tier 5 and 6 - Prior Authorization is required. Medications must be obtained through an AultCare contracted Specialty Network pharmacy. Limited to a 30 day supply.		
Tier 5	100% Coinsurance	N/A
Tier 6	100% Coinsurance	N/A

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

**Tier 1** is defined as Preventive Maintenance medications.

**Tier 2** is defined as Preferred Generic medications.

**Tier 3** is defined as Non-Preferred Generic and Preferred Brand medications.

**Tier 4** is defined as Non-Preferred Generic & Non-Preferred Brand medications.

**Tier 5** is defined as Preferred Generic Specialty medications.

**Tier 6** is defined as Preferred Brand Specialty medications.