



Silver 2000

Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
<b>Calendar Year Deductible</b>		
<i>Employee</i>	\$2,000	\$6,000
<i>Family</i>	\$4,000	\$12,000
<b>Out-of-Pocket Maximum</b>		
<i>Employee</i>	\$8,700	\$26,100
<i>Family</i>	\$17,400	\$52,200
<b>Physician Office Visits</b>		
<i>Illness/Injury</i>	\$45 Copayment	40% RBP
<i>Telemedicine</i>	\$45 Copayment	40% RBP
<b>Specialist Office Visits</b>		
<i>Illness/Injury</i>	\$65 Copayment	40% RBP
<b>Prescription Drugs</b>	See Reverse side	
<b>Preventive Health Services</b>		
<i>As defined by the Affordable Care Act. See www.healthcare.gov for additional information.</i>	100%	40% RBP
<b>Maternity Care</b>	50%	40% RBP
<b>Inpatient Hospital Services</b>	50%	40% RBP
<b>Emergency Services</b>	50%	50% RBP
<b>Urgent Care</b>	\$75 Copayment	\$75 Copayment RBP
<b>Diagnostic Services</b>	50%	40% RBP
<b>Outpatient Therapy Services</b>	50%	40% RBP
<b>Other Services (Refer to</b>	50%	40% RBP
<b>Ambulance</b>	50%	50% RBP
<b>Annual Plan Maximum</b>	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

This information is intended to provide a summary of products offered by AultCare.



<b>Prescription Drugs</b>	<b>Retail</b> (34 Day Supply Unless Noted)	<b>Mail Order (90 day supply)</b>
<i>Tier 1 - 1-60 day supply/Retail</i>	\$0 Copayment	\$0 Copayment
<i>Tier 2 - 1-34 day supply*</i>	\$10 Copayment or 20%, greater of	\$30 Copayment or 20%, greater of
<i>Tier 3</i>	\$20 Copayment or 30%, greater of	\$55 Copayment or 25%, greater of
<i>Tier 4</i>	\$45 Copayment or 40%, greater of	\$125 Copayment or 35%, greater of
<b>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.</b>		
<i>Tier 5</i>	\$10 Copayment or 20%, greater of	N/A
<i>Tier 6</i>	\$50 Copayment or 50%, greater of	N/A

**Tier Definitions**

**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.

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

This information is intended to provide a summary of products offered by AultCare.



Silver 2400 HSA

Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
<b>Calendar Year Deductible</b>		
Employee	\$2,400	\$7,200
Family	\$4,800	\$14,400
<b>Out-of-Pocket Maximum</b>		
Employee	\$7,000	\$26,100
Family	\$14,000	\$52,200
<b>Physician Office Visits</b>		
Illness/Injury	80%	60% RBP
Telemedicine	80%	60% RBP
<b>Specialist Office Visits</b>		
Illness/Injury	80%	60% RBP
<b>Prescription Drugs</b>		
	See Reverse side	
<b>Preventive Health Services</b>		
As defined by the Affordable Care Act. See <a href="http://www.healthcare.gov">www.healthcare.gov</a> for additional information.	100%	60% RBP
<b>Maternity Care</b>		
	80%	60% RBP
<b>Inpatient Hospital Services</b>		
	80%	60% RBP
<b>Emergency Services</b>		
	80%	80% RBP
<b>Urgent Care</b>		
	80%	80% RBP
<b>Diagnostic Services</b>		
	80%	60% RBP
<b>Outpatient Therapy Services</b>		
	80%	60% RBP
<b>Other Services (Refer to</b>		
	80%	60% RBP
<b>Ambulance</b>		
	80%	80% RBP
<b>Annual Plan Maximum</b>		
	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.

**Unembedded Deductible.** Family Deductibles are per family; there is no per-person Deductible. Therefore, 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.

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<b>Prescription Drugs</b>	<b>Retail</b> (34 Day Supply Unless Noted)	<b>Mail Order (90 day supply)</b>
<i>Tier 1 - 1-60 day supply/Retail</i>	\$0 Copayment	\$0 Copayment
<i>Tier 2 - 1-60 day supply</i>	100% Coinsurance	100% Coinsurance
<i>Tier 3</i>	100% Coinsurance	100% Coinsurance
<i>Tier 4</i>	100% Coinsurance	100% Coinsurance
<b>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.</b>		
<i>Tier 5</i>	100% Coinsurance	N/A
<i>Tier 6</i>	100% Coinsurance	N/A

**Tier Definitions**

**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.

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Silver 3550

Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
<b>Calendar Year Deductible</b>		
<i>Employee</i>	\$3,550	\$10,650
<i>Family</i>	\$7,100	\$21,300
<b>Out-of-Pocket Maximum</b>		
<i>Employee</i>	\$8,700	\$26,100
<i>Family</i>	\$17,400	\$52,200
<b>Physician Office Visits</b>		
<i>Illness/Injury</i>	\$40 Copayment	50% RBP
<i>Telemedicine</i>	\$40 Copayment	50% RBP
<b>Specialist Office Visits</b>		
<i>Illness/Injury</i>	\$60 Copayment	50% RBP
<b>Prescription Drugs</b>	See Reverse side	
<b>Preventive Health Services</b>		
<i>As defined by the Affordable Care Act. See www.healthcare.gov for additional information.</i>	100%	50% RBP
<b>Maternity Care</b>	70%	50% RBP
<b>Inpatient Hospital Services</b>	70%	50% RBP
<b>Emergency Services</b>	70%	70% RBP
<b>Urgent Care</b>	\$75 Copayment	\$75 Copayment RBP
<b>Diagnostic Services (Labs, X-rays)</b>	70%	50% RBP
<b>Outpatient Therapy Services</b>	70%	50% RBP
<b>Other Services (Refer to Summary Plan Description)</b>	70%	50% RBP
<b>Ambulance</b>	70%	70% RBP
<b>Annual Plan Maximum</b>	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.

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<b>Prescription Drugs</b>	<b>Retail</b> (34 Day Supply Unless Noted)	<b>Mail Order (90 day supply)</b>
<i>Tier 1 - 1-60 day supply/Retail</i>	\$0 Copayment	\$0 Copayment
<i>Tier 2 - 1-34 day supply*</i>	\$10 Copayment or 20%, greater of	\$30 Copayment or 20%, greater of
<i>Tier 3</i>	\$20 Copayment or 30%, greater of	\$55 Copayment or 25%, greater of
<i>Tier 4</i>	\$45 Copayment or 40%, greater of	\$125 Copayment or 35%, greater of
<b>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.</b>		
<i>Tier 5</i>	\$10 Copayment or 20%, greater of	N/A
<i>Tier 6</i>	\$50 Copayment or 50%, greater of	N/A

#### **Tier Definitions**

**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.

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

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Silver 4250 HSA

Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
<b>Calendar Year Deductible</b>		
<i>Employee</i>	\$4,250	\$12,750
<i>Family</i>	\$8,500	\$25,500
<b>Out-of-Pocket Maximum</b>		
<i>Employee</i>	\$4,250	\$26,100
<i>Family</i>	\$8,500	\$52,200
<b>Physician Office Visits</b>		
<i>Illness/Injury</i>	100%	80% RBP
<i>Telemedicine</i>	100%	80% RBP
<b>Specialist Office Visits</b>		
<i>Illness/Injury</i>	100%	80% RBP
<b>Prescription Drugs</b>	See Reverse side	
<b>Preventive Health Services</b>		
<i>As defined by the Affordable Care Act. See www.healthcare.gov for additional information.</i>	100%	80% RBP
<b>Maternity Care</b>	100%	80% RBP
<b>Inpatient Hospital Services</b>	100%	80% RBP
<b>Emergency Services</b>	100%	100% RBP
<b>Urgent Care</b>	100%	100% RBP
<b>Diagnostic Services</b>	100%	80% RBP
<b>Outpatient Therapy Services</b>	100%	80% RBP
<b>Other Services (Refer to</b>	100%	80% RBP
<b>Ambulance</b>	100%	100% RBP
<b>Annual Plan Maximum</b>	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 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.

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<i>Tier 1 - 1-60 day supply/Retail</i>	\$0 Copayment	\$0 Copayment
<i>Tier 2 - 1-60 day supply</i>	100% Coinsurance	100% Coinsurance
<i>Tier 3</i>	100% Coinsurance	100% Coinsurance
<i>Tier 4</i>	100% Coinsurance	100% Coinsurance
<b>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.</b>		
<i>Tier 5</i>	100% Coinsurance	N/A
<i>Tier 6</i>	100% Coinsurance	N/A

**Tier Definitions**

**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.
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- 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.

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Silver 5400

Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
<b>Calendar Year Deductible</b>		
<i>Employee</i>	\$5,400	\$16,200
<i>Family</i>	\$10,800	\$32,400
<b>Out-of-Pocket Maximum</b>		
<i>Employee</i>	\$8,700	\$26,100
<i>Family</i>	\$17,400	\$52,200
<b>Physician Office Visits</b>		
<i>Illness/Injury</i>	\$25 Copayment	65% RBP
<i>Telemedicine</i>	\$25 Copayment	65% RBP
<b>Specialist Office Visits</b>		
<i>Illness/Injury</i>	\$45 Copayment	65% RBP
<b>Prescription Drugs</b>	See Reverse side	
<b>Preventive Health Services</b>		
<i>As defined by the Affordable Care Act. See www.healthcare.gov for additional information.</i>	100%	65% RBP
<b>Maternity Care</b>	85%	65% RBP
<b>Inpatient Hospital Services</b>	85%	65% RBP
<b>Emergency Services</b>	85%	85% RBP
<b>Urgent Care</b>	\$75 Copayment	\$75 Copayment RBP
<b>Diagnostic Services</b>	85%	65% RBP
<b>Outpatient Therapy Services</b>	85%	65% RBP
<b>Other Services (Refer to</b>	85%	65% RBP
<b>Ambulance</b>	85%	85% RBP
<b>Annual Plan Maximum</b>	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.**

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

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<b>Prescription Drugs</b>	<b>Retail</b> (34 Day Supply Unless Noted)	<b>Mail Order</b> (90 day supply)
<i>Tier 1 - 1-60 day supply/Retail</i>	\$0 Copayment	\$0 Copayment
<i>Tier 2 - 1-34 day supply*</i>	\$10 Copayment or 20%, greater of	\$30 Copayment or 20%, greater of
<i>Tier 3</i>	\$20 Copayment or 30%, greater of	\$55 Copayment or 25%, greater of
<i>Tier 4</i>	\$45 Copayment or 40%, greater of	\$125 Copayment or 35%, greater of
<b>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.</b>		
<i>Tier 5</i>	\$10 Copayment or 20%, greater of	N/A
<i>Tier 6</i>	\$50 Copayment or 50%, greater of	N/A

#### Tier Definitions

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- Tier 5** is defined as Preferred Generic Specialty medications.
- Tier 6** is defined as Preferred Brand Specialty medications.

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

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