



## High Option 90% Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
<b>Calendar Year Deductible</b>		
<i>Employee</i>	\$150	\$450
<i>Family</i>	\$300	\$900
<b>Medical Plan Out-of-Pocket Maximum</b>		
<i>Employee</i>	\$500	\$1,500
<i>Family</i>	\$1,000	\$3,000
<b>Prescription Drug Out-of-Pocket Maximum <i>Separate from Medical</i></b>		
<i>Employee</i>	\$8,050	N/A
<i>Family</i>	\$16,100	N/A
<b>Physician Office Visits and Telemedicine</b>		
<i>Illness/Injury</i>	90%	80% RBP
<i>Psychotherapy Office</i>	90%	80% RBP
<b>Prescription Drugs</b>		
	See Reverse side	
<b>Preventive Health Services</b>		
<i>As defined by the Affordable Care Act. See <a href="http://www.healthcare.gov">www.healthcare.gov</a> for additional information.</i>	100%	80% RBP
<b>Maternity Care</b>	90%	80% RBP
<b>Inpatient Hospital Services</b>	90%	80% RBP
<b>Emergency Services</b>	\$75 Copayment	\$75 Copayment RBP
<b>Urgent Care</b>	\$50 Copayment	\$50 Copayment RBP
<b>Diagnostic Services (Labs, X-rays)</b>	90%	80% RBP
<b>Outpatient Therapy Services</b>	90%	80% RBP
<b>Other Services (Refer to Summary Plan Description)</b>	90%	80% 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.

**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 or Copayment must be satisfied before any benefit is paid except as noted.**

**Deductible Carryover.** Individual amounts applied to the Deductible in the last three months of the calendar year will be carried over to the next calendar year.

**Deductible is waived for Network Preventive Health Services.**

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

Prescription drug Copayments apply to the Prescription drug Out-of-Pocket. Once this Maximum is met, Prescription Copayments will be waived.

Pre-Approval is recommended for all Inpatient admissions.

*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.



Prescription Drugs	Retail	Mail Order (90 day supply)
Tier 1 - 1-34 day supply	\$10 Copayment or 20%, greater of	\$25 Copayment or 20%, greater of
Tier 1 - 35-60 day supply	\$20 Copayment or 20%, greater of	
Tier 2	\$30 Copayment or 30%, greater of	\$85 Copayment or 25%, greater of (\$200 max)
Tier 3	\$45 Copayment or 50%, greater of	\$130 Copayment or 45%, greater of (\$400 max)
<b>Tier 4 and 5 - Prior Authorization is required. Medications must be obtained through an AultCare contracted Specialty Network pharmacy. Limited to a 30 day supply.</b>		
Tier 4	\$10 Copayment or 20%, greater of	\$10 Copayment or 20%, greater of
Tier 5	\$125 Copayment or 20%, greater of	\$125 Copayment or 20%, greater of
<i>A thirty four (34) day supply is available at the retail pharmacy  A sixty (60) day supply is available at the retail pharmacy for Tier 1  A ninety (90) day supply may be obtained through the mail order program</i>		

**There is an Out of Pocket Maximum of \$8,050 per Covered Person or \$16,100 per Family  
Once You have met the Out of Pocket Maximum, You will have a \$0.00 Copayment.**

#### Tier Definitions

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

- Tier 1** is defined as Preferred Generic medications.
- Tier 2** is defined as Preferred Brand and Non-Preferred Generic medications.
- Tier 3** is defined as Non-Preferred Brand and Non-Preferred Generic medications.
- Tier 4** is defined as Specialty Generic medications.
- Tier 5** is defined as Specialty Brand medications.

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## 80% Option II Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
<b>Calendar Year Deductible</b>		
<i>Employee</i>	\$300	\$900
<i>Family</i>	\$600	\$1,800
<b>Medical Plan Out-of-Pocket Maximum</b>		
<i>Employee</i>	\$1,300	\$3,900
<i>Family</i>	\$2,600	\$7,800
<b>Prescription Drug Out-of-Pocket Maximum <i>Separate from Medical</i></b>		
<i>Employee</i>	\$7,250	N/A
<i>Family</i>	\$14,500	N/A
<b>Physician Office Visits and Telemedicine</b>		
<i>Illness/Injury</i>	80%	60% RBP
<i>Psychotherapy Office</i>	80%	60% RBP
<b>Prescription Drugs</b>		
	See Reverse side	
<b>Preventive Health Services</b>		
<i>As defined by the Affordable Care Act. See <a href="http://www.healthcare.gov">www.healthcare.gov</a> for additional information.</i>	100%	60% RBP
<b>Maternity Care</b>	80%	60% RBP
<b>Inpatient Hospital Services</b>	80%	60% RBP
<b>Emergency Services</b>	\$75 Copayment	\$75 Copayment RBP
<b>Urgent Care</b>	\$50 Copayment	\$50 Copayment RBP
<b>Diagnostic Services (Labs, X-rays)</b>	80%	60% RBP
<b>Outpatient Therapy Services</b>	80%	60% RBP
<b>Other Services (Refer to Summary Plan Description)</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.

**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 or Copayment must be satisfied before any benefit is paid except as noted.**

**Deductible Carryover.** Individual amounts applied to the Deductible in the last three months of the calendar year will be carried over to the next calendar year.

**Deductible is waived for Network Preventive Health Services.**

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

Prescription drug Copayments apply to the Prescription drug Out-of-Pocket. Once this Maximum is met, Prescription Copayments will be waived.

Pre-Approval is recommended for all Inpatient admissions.

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Prescription Drugs	Retail	Mail Order (90 day supply)
Tier 1 - 1-34 day supply	\$10 Copayment or 20%, greater of	\$25 Copayment or 20%, greater of
Tier 1 - 35-60 day supply	\$20 Copayment or 20%, greater of	
Tier 2	\$30 Copayment or 30%, greater of	\$85 Copayment or 25%, greater of (\$200 max)
Tier 3	\$45 Copayment or 50%, greater of	\$130 Copayment or 45%, greater of (\$400 max)
<b>Tier 4 and 5 - Prior Authorization is required. Medications must be obtained through an AultCare contracted Specialty Network pharmacy. Limited to a 30 day supply.</b>		
Tier 4	\$10 Copayment or 20%, greater of	\$10 Copayment or 20%, greater of
Tier 5	\$125 Copayment or 20%, greater of	\$125 Copayment or 20%, greater of
<i>A thirty four (34) day supply is available at the retail pharmacy  A sixty (60) day supply is available at the retail pharmacy for Tier 1  A ninety (90) day supply may be obtained through the mail order program</i>		

**There is an Out of Pocket Maximum of \$7,250 per Covered Person or \$14,500 per Family  
Once You have met the Out of Pocket Maximum, You will have a \$0.00 Copayment.**

#### Tier Definitions

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

- Tier 1** is defined as Preferred Generic medications.
- Tier 2** is defined as Preferred Brand and Non-Preferred Generic medications.
- Tier 3** is defined as Non-Preferred Brand and Non-Preferred Generic medications.
- Tier 4** is defined as Specialty Generic medications.
- Tier 5** is defined as Specialty Brand medications.

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## 750 Plan Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
<b>Calendar Year Deductible</b>		
<i>Employee</i>	\$750	\$2,250
<i>Family</i>	\$1,500	\$4,500
<b>Medical Plan Out-of-Pocket Maximum</b>		
<i>Employee</i>	\$3,000	\$9,000
<i>Family</i>	\$6,000	\$18,000
<b>Prescription Drug Out-of-Pocket Maximum <i>Separate from Medical</i></b>		
<i>Employee</i>	\$5,550	N/A
<i>Family</i>	\$11,100	N/A
<b>Physician Office Visits and Telemedicine</b>		
<i>Illness/Injury</i>	\$25 Copayment	60% RBP
<i>Psychotherapy Office</i>	\$25 Copayment	60% 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%	60% RBP
<b>Maternity Care</b>	80%	60% RBP
<b>Inpatient Hospital Services</b>	80%	60% RBP
<b>Emergency Services</b>	\$75 Copayment	\$75 Copayment RBP
<b>Urgent Care</b>	\$50 Copayment	\$50 Copayment RBP
<b>Diagnostic Services (Labs, X-rays)</b>	80%	60% RBP
<b>Outpatient Therapy Services</b>	80%	60% RBP
<b>Other Services (Refer to Summary Plan Description)</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.

**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 or Copayment must be satisfied before any benefit is paid except as noted.**

**Deductible Carryover.** Individual amounts applied to the Deductible in the last three months of the calendar year will be carried over to the next calendar year.

**Deductible is waived for Network Preventive Health Services.**

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

Prescription drug Copayments apply to the Prescription drug Out-of-Pocket. Once this Maximum is met, Prescription Copayments will be waived.

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Tier 1 - 1-34 day supply	\$10 Copayment or 20%, greater of	\$25 Copayment or 20%, greater of
Tier 1 - 35-60 day supply	\$20 Copayment or 20%, greater of	
Tier 2	\$30 Copayment or 30%, greater of	\$85 Copayment or 25%, greater of (\$200 max)
Tier 3	\$45 Copayment or 50%, greater of	\$130 Copayment or 45%, greater of (\$400 max)
<b>Tier 4 and 5 - Prior Authorization is required. Medications must be obtained through an AultCare contracted Specialty Network pharmacy. Limited to a 30 day supply.</b>		
Tier 4	\$10 Copayment or 20%, greater of	\$10 Copayment or 20%, greater of
Tier 5	\$125 Copayment or 20%, greater of	\$125 Copayment or 20%, greater of
<i>A thirty four (34) day supply is available at the retail pharmacy  A sixty (60) day supply is available at the retail pharmacy for Tier 1  A ninety (90) day supply may be obtained through the mail order program</i>		

**There is an Out of Pocket Maximum of \$5,550 per Covered Person or \$11,100 per Family  
Once You have met the Out of Pocket Maximum, You will have a \$0.00 Copayment.**

#### Tier Definitions

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

- Tier 1** is defined as Preferred Generic medications.
- Tier 2** is defined as Preferred Brand and Non-Preferred Generic medications.
- Tier 3** is defined as Non-Preferred Brand and Non-Preferred Generic medications.
- Tier 4** is defined as Specialty Generic medications.
- Tier 5** is defined as Specialty Brand medications.

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## Group Purchasing Plan I Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
<b>Calendar Year Deductible</b>		
<i>Employee</i>	\$100	\$300
<i>Family</i>	\$300	\$900
<b>Medical Plan Out-of-Pocket Maximum</b>		
<i>Employee</i>	\$600	\$1,800
<i>Family</i>	\$1,500	\$4,500
<b>Prescription Drug Out-of-Pocket Maximum <i>Separate from Medical</i></b>		
<i>Employee</i>	\$7,950	N/A
<i>Family</i>	\$15,600	N/A
<b>Physician Office Visits and Telemedicine</b>		
<i>Illness/Injury</i>	\$10 Copayment	65% RBP
<i>OB/GYN</i>	\$5 Copayment	65% RBP
<i>Psychotherapy Office</i>	\$10 Copayment	65% RBP
<b>Prescription Drugs</b>		
	See Reverse side	
<b>Preventive Health Services</b>		
<i>As defined by the Affordable Care Act. See <a href="http://www.healthcare.gov">www.healthcare.gov</a> for additional information.</i>	100%	65% RBP
<b>Maternity Care</b>		
	90%	65% RBP
<b>Inpatient Hospital Services</b>		
	90%	65% RBP
<b>Emergency Services</b>		
	\$75 Copayment	\$75 Copayment RBP
<b>Urgent Care</b>		
	\$50 Copayment	\$50 Copayment RBP
<b>Diagnostic Services (Labs, X-rays)</b>		
	90%	65% RBP
<b>Outpatient Therapy Services</b>		
	90%	65% RBP
<b>Other Services (Refer to Summary Plan Description)</b>		
	90%	65% 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.

**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 or Copayment must be satisfied before any benefit is paid except as noted.**

**Deductible Carryover.** Individual amounts applied to the Deductible in the last three months of the calendar year will be carried over to the next calendar year.

**Deductible is waived for Network Preventive Health Services.**

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

Prescription drug Copayments apply to the Prescription drug Out-of-Pocket. Once this Maximum is met, Prescription Copayments will be waived.

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Tier 1 - 1-34 day supply	\$10 Copayment or 20%, greater of	\$25 Copayment or 20%, greater of
Tier 1 - 35-60 day supply	\$20 Copayment or 20%, greater of	
Tier 2	\$30 Copayment or 30%, greater of	\$85 Copayment or 25%, greater of (\$200 max)
Tier 3	\$45 Copayment or 50%, greater of	\$130 Copayment or 45%, greater of (\$400 max)
<b>Tier 4 and 5 - Prior Authorization is required. Medications must be obtained through an AultCare contracted Specialty Network pharmacy. Limited to a 30 day supply.</b>		
Tier 4	\$10 Copayment or 20%, greater of	\$10 Copayment or 20%, greater of
Tier 5	\$125 Copayment or 20%, greater of	\$125 Copayment or 20%, greater of
<i>A thirty four (34) day supply is available at the retail pharmacy  A sixty (60) day supply is available at the retail pharmacy for Tier 1  A ninety (90) day supply may be obtained through the mail order program</i>		

**There is an Out of Pocket Maximum of \$7,950 per Covered Person or \$15,600 per Family  
Once You have met the Out of Pocket Maximum, You will have a \$0.00 Copayment.**

#### Tier Definitions

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

- Tier 1** is defined as Preferred Generic medications.
- Tier 2** is defined as Preferred Brand and Non-Preferred Generic medications.
- Tier 3** is defined as Non-Preferred Brand and Non-Preferred Generic medications.
- Tier 4** is defined as Specialty Generic medications.
- Tier 5** is defined as Specialty Brand medications.

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## Group Purchasing Plan III Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
<b>Calendar Year Deductible</b>		
<i>Employee</i>	\$200	\$600
<i>Family</i>	\$400	\$1,200
<b>Medical Plan Out-of-Pocket Maximum</b>		
<i>Employee</i>	\$700	\$2,100
<i>Family</i>	\$1,400	\$4,200
<b>Prescription Drug Out-of-Pocket Maximum <i>Separate from Medical</i></b>		
<i>Employee</i>	\$7,850	N/A
<i>Family</i>	\$15,700	N/A
<b>Physician Office Visits and Telemedicine</b>		
<i>Illness/Injury</i>	\$10 Copayment	70% RBP
<i>Psychotherapy Office</i>	\$10 Copayment	70% 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%	70% RBP
<b>Maternity Care</b>	90%	70% RBP
<b>Inpatient Hospital Services</b>	90%	70% RBP
<b>Emergency Services</b>	\$75 Copayment	\$75 Copayment RBP
<b>Urgent Care</b>	\$50 Copayment	\$50 Copayment RBP
<b>Diagnostic Services (Labs, X-rays)</b>	90%	70% RBP
<b>Outpatient Therapy Services</b>	90%	70% RBP
<b>Other Services (Refer to Summary Plan Description)</b>	90%	70% 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.

**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 or Copayment must be satisfied before any benefit is paid except as noted.**

**Deductible Carryover.** Individual amounts applied to the Deductible in the last three months of the calendar year will be carried over to the next calendar year.

**Deductible is waived for Network Preventive Health Services.**

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

Prescription drug Copayments apply to the Prescription drug Out-of-Pocket. Once this Maximum is met, Prescription Copayments will be waived.

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Tier 1 - 35-60 day supply	\$20 Copayment or 20%, greater of	
Tier 2	\$30 Copayment or 30%, greater of	\$85 Copayment or 25%, greater of (\$200 max)
Tier 3	\$45 Copayment or 50%, greater of	\$130 Copayment or 45%, greater of (\$400 max)
<b>Tier 4 and 5 - Prior Authorization is required. Medications must be obtained through an AultCare contracted Specialty Network pharmacy. Limited to a 30 day supply.</b>		
Tier 4	\$10 Copayment or 20%, greater of	\$10 Copayment or 20%, greater of
Tier 5	\$125 Copayment or 20%, greater of	\$125 Copayment or 20%, greater of
<i>A thirty four (34) day supply is available at the retail pharmacy  A sixty (60) day supply is available at the retail pharmacy for Tier 1  A ninety (90) day supply may be obtained through the mail order program</i>		

**There is an Out of Pocket Maximum of \$7,850 per Covered Person or \$15,700 per Family  
Once You have met the Out of Pocket Maximum, You will have a \$0.00 Copayment.**

#### Tier Definitions

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

- Tier 1** is defined as Preferred Generic medications.
- Tier 2** is defined as Preferred Brand and Non-Preferred Generic medications.
- Tier 3** is defined as Non-Preferred Brand and Non-Preferred Generic medications.
- Tier 4** is defined as Specialty Generic medications.
- Tier 5** is defined as Specialty Brand medications.

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