

Canton Regional Chamber Health Fund 500/80B Schedule of Health Insurance Benefits

Calendar Year Deductible Employee Family Medical Plan Out-of-Pocket Maximu Employee Family Prescription Drug Out-of-Pocket Max Employee Family Prescription Drug Out-of-Pocket Max Employee Family	\$4,500 \$9,000 ximum Separate from \$4,050 \$8,100	\$1,500 \$3,000 \$13,500 \$27,000 <i>Medical</i> N/A N/A
Family Medical Plan Out-of-Pocket Maximu Employee Family Prescription Drug Out-of-Pocket Ma Employee Family	\$1,000 Jm \$4,500 \$9,000 ximum Separate from \$4,050 \$8,100	\$3,000 \$13,500 \$27,000 Medical N/A
Medical Plan Out-of-Pocket Maximu Employee Family Prescription Drug Out-of-Pocket Ma Employee Family	um \$4,500 \$9,000 ximum Separate from \$4,050 \$8,100	\$13,500 \$27,000 Medical N/A
Employee Family Prescription Drug Out-of-Pocket Ma Employee Family	\$4,500 \$9,000 ximum Separate from \$4,050 \$8,100	\$27,000 Medical N/A
Family Prescription Drug Out-of-Pocket Ma Employee Family	\$9,000 ximum Separate from \$4,050 \$8,100	\$27,000 Medical N/A
Prescription Drug Out-of-Pocket Ma Employee Family	ximum Separate from \$4,050 \$8,100	Medical N/A
Employee Family	\$4,050 \$8,100	N/A
Family	\$8,100	
· · · · · ·		N/A
Physician Office Visits and Telemedi	icine	
I hysician office visits and referica		
Illness/Injury	\$25 Copayment	60% RBP
Psychotherapy Office	\$25 Copayment	60% RBP
Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by		
the Affordable Care Act.	100%	50% RBP
See www.healthcare.gov for		
additional information.		
Maternity Care	80%	60% RBP
Inpatient Hospital Services	80%	60% RBP
Emergency Services	\$150 Copayment	\$150 Copayment RBP
Urgent Care	\$50 Copayment	\$50 Copayment RBP
Diagnostic Services	90%	
(Labs, X-rays)	80%	60% RBP
Outpatient Therapy Services	80%	60% RBP
Other Services Refer to	90%	
Summary Plan Description	80%	60% RBP
Ambulance	80%	80% 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.

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 and exclusions are included in this document. Complete benefit descriptions and exclusions are continued in the AultCare Insurance Company Medical Plan document which will govern.

Contact AultCare www.aultcare.com 330-363-6360 1-800-344-8858

Prescription Drugs	Retail	Mail Order (90 day supply)
Tier 1 -	\$10 Copayment or 20%,	\$25 Copayment or 20%,
1-34 day supply	greater of	greater of
Tier 1 -	\$20 Copayment or 20%,	
35-60 day supply	greater of	
Tier 2	\$30 Copayment or 30%,	\$85 Copayment or 25%,
	greater of	greater of (\$200 max)
Tier 3	\$45 Copayment or 50%,	\$130 Copayment or 45%,
	greater of	greater of (\$400 max)

Tier 4	\$10 Copayment or 20%,	\$10 Copayment or 20%,
1101 4	greater of	greater of
Tier 5	\$125 Copayment or 20%,	\$125 Copayment or 20%,
	greater of	greater of
A thirty four (24) day supply is available at the rotail pharmany		

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

There is an Out of Pocket Maximum of \$4,050 per Covered Person or \$8,100 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.



Canton Regional Chamber Health Fund 1000/100B Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$1,000	\$3,000
Family	\$2,000	\$6,000
Medical Plan Out-of-Pocket Maxin	num	
Employee	\$1,000	\$6,000
Family	\$2,000	\$12,000
Prescription Drug Out-of-Pocket N	Naximum Separate from	Medical
Employee	\$7,550	N/A
Family	\$15,100	N/A
Physician Office Visits and Teleme	dicine	
Illness/Injury	\$25 Copayment	80% RBP
Psychotherapy Office	\$25 Copayment	80% RBP
Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by the Affordable Care Act. See www.healthcare.gov for additional information.	100%	50% RBP
Maternity Care	100%	80% RBP
Inpatient Hospital Services	100%	80% RBP
Emergency Services	\$150 Copayment	\$150 Copayment RBP
Urgent Care	\$50 Copayment	\$50 Copayment RBP
Diagnostic Services (Labs, X-rays)	100%	80% RBP
Outpatient Therapy Services	100%	80% RBP
Other Services <i>Refer to</i> <i>Summary Plan Description</i>	100%	80% RBP
Ambulance	100%	100% RBP
Annual Plan Maximum	UNLIMITED	UNLIMITED

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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.

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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 -	\$10 Copayment or 20%,	\$25 Copayment or 20%,
1-34 day supply	greater of	greater of
Tier 1 -	\$20 Copayment or 20%,	
35-60 day supply	greater of	
Tier 2	\$30 Copayment or 30%,	\$85 Copayment or 25%,
Ther 2	greater of	greater of (\$200 max)
Tier 3	\$45 Copayment or 50%,	\$130 Copayment or 45%,
	greater of	greater of (\$400 max)

T ' A	\$10 Copayment or 20%,	\$10 Copayment or 20%,
Tier 4	greater of	greater of
Tier 5	\$125 Copayment or 20%,	\$125 Copayment or 20%,
	greater of	greater of
A thirty four (24) day supply is available at the retail pharmacy		

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

There is an Out of Pocket Maximum of \$7,550 per Covered Person or \$15,100 per Family Once You have met the Out of Pocket Maximum, You will have a \$0.00 Copayment.

Tier Definitions

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- **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.



Canton Regional Chamber Health Fund 1500/80B Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$1,500	\$4,500
Family	\$3,000	\$9,000
Medical Plan Out-of-Pocket Maxi	mum	
Employee	\$2,500	\$7,500
Family	\$5,000	\$15,000
Prescription Drug Out-of-Pocket	Maximum Separate from	n Medical
Employee	\$6,050	N/A
Family	\$12,100	N/A
Physician Office Visits and Telem	edicine	
Illness/Injury	\$25 Copayment	60% RBP
Psychotherapy Office	\$25 Copayment	60% RBP
Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by the Affordable Care Act. See www.healthcare.gov for additional information.	100%	50% RBP
Maternity Care	80%	60% RBP
Inpatient Hospital Services	80%	60% RBP
Emergency Services	\$150 Copayment	\$150 Copayment RBP
Urgent Care	\$50 Copayment	\$50 Copayment RBP
Diagnostic Services (Labs, X-rays)	80%	60% RBP
Outpatient Therapy Services	80%	60% RBP
Other Services <i>Refer to</i> Summary Plan Description	80%	60% RBP
Ambulance	80%	80% RBP
Annual Plan Maximum	UNLIMITED	UNLIMITED

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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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Prescription Drugs	Retail	Mail Order (90 day supply)
Tier 1 -	\$10 Copayment or 20%,	\$25 Copayment or 20%,
1-34 day supply	greater of	greater of
Tier 1 -	\$20 Copayment or 20%,	
35-60 day supply	greater of	
Tion 2	\$30 Copayment or 30%,	\$85 Copayment or 25%,
Tier 2	greater of	greater of (\$200 max)
Tion 2	\$45 Copayment or 50%,	\$130 Copayment or 45%,
Tier 3	greater of	greater of (\$400 max)

Tier 4	\$10 Copayment or 20%,	\$10 Copayment or 20%,
1101 4	greater of	greater of
Tier 5	\$125 Copayment or 20%,	\$125 Copayment or 20%,
	greater of	greater of
A thirty faur (24) day supply is guailable at the rotal pharmany		

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- **Tier 4** is defined as Specialty Generic medications.
- **Tier 5** is defined as Specialty Brand medications.



Canton Regional Chamber Health Fund 1500/100B Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$1,500	\$4,500
Family	\$3,000	\$9,000
Medical Plan Out-of-Pocket Maxin	num	
Employee	\$1,500	\$9,000
Family	\$3,000	\$18,000
Prescription Drug Out-of-Pocket N	Naximum Separate from	Medical
Employee	\$7,050	N/A
Family	\$14,100	N/A
Physician Office Visits and Teleme	dicine	
Illness/Injury	\$25 Copayment	80% RBP
Psychotherapy Office	\$25 Copayment	80% RBP
Prescription Drugs See reverse side	2	
Preventive Health Services		
As defined by		
the Affordable Care Act.	100%	50% RBP
See www.healthcare.gov for additional information.		
	1000/	000/ DDD
Maternity Care	100%	80% RBP
Inpatient Hospital Services	100%	80% RBP
Emergency Services	\$150 Copayment	\$150 Copayment RBP
Urgent Care	\$50 Copayment	\$50 Copayment RBP
Diagnostic Services		
(Labs, X-rays)	100%	80% RBP
Outpatient Therapy Services	100%	80% RBP
Other Services Refer to	40554	
Summary Plan Description	100%	80% RBP
Ambulance	100%	100% RBP
Annual Plan Maximum	UNLIMITED	UNLIMITED

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

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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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Prescription Drugs	Retail	Mail Order (90 day supply)
Tier 1 -	\$10 Copayment or 20%,	\$25 Copayment or 20%,
1-34 day supply	greater of	greater of
Tier 1 -	\$20 Copayment or 20%,	
35-60 day supply	greater of	
Tier 2	\$30 Copayment or 30%,	\$85 Copayment or 25%,
Ther 2	greater of	greater of (\$200 max)
Tier 3	\$45 Copayment or 50%,	\$130 Copayment or 45%,
	greater of	greater of (\$400 max)

Tier 4	\$10 Copayment or 20%,	\$10 Copayment or 20%,
1161 4	greater of	greater of
Tier 5	\$125 Copayment or 20%,	\$125 Copayment or 20%,
	greater of	greater of
A thirty faur (24) day supply is available at the rotail pharmany		

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

There is an Out of Pocket Maximum of \$7,050 per Covered Person or \$14,100 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.



Canton Regional Chamber Health Fund 2500B Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$2,500	\$7,500
Family	\$5,000	\$15,000
Medical Plan Out-of-Pocket Maxim	num	
Employee	\$2,500	\$15,000
Family	\$5,000	\$30,000
Prescription Drug Out-of-Pocket M	laximum Separate from	Medical
Employee	\$6,050	N/A
Family	\$12,100	N/A
Physician Office Visits and Teleme	dicine	
Illness/Injury	\$25 Copayment	80% RBP
Psychotherapy Office	\$25 Copayment	80% RBP
Prescription Drugs See reverse side		
Preventive Health Services		
As defined by		
the Affordable Care Act. See www.healthcare.gov for	100%	50% RBP
additional information.		
Maternity Care	100%	80% RBP
Inpatient Hospital Services	100%	80% RBP
Emergency Services	\$150 Copayment	\$150 Copayment RBP
Urgent Care	\$50 Copayment	\$50 Copayment RBP
Diagnostic Services		
(Labs, X-rays)	100%	80% RBP
Outpatient Therapy Services	100%	80% RBP
Other Services Refer to	100%	000/ 000
Summary Plan Description	100%	80% RBP
Ambulance	100%	100% RBP
Annual Plan Maximum	UNLIMITED	UNLIMITED
-		1

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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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Prescription Drugs	Retail	Mail Order (90 day supply)
Tier 1 -	\$10 Copayment or 20%,	\$25 Copayment or 20%,
1-34 day supply	greater of	greater of
Tier 1 -	\$20 Copayment or 20%,	
35-60 day supply	greater of	
Tier 2	\$30 Copayment or 30%,	\$85 Copayment or 25%,
	greater of	greater of (\$200 max)
Tier 3	\$45 Copayment or 50%,	\$130 Copayment or 45%,
	greater of	greater of (\$400 max)

Tier 4	\$10 Copayment or 20%,	\$10 Copayment or 20%,
	greater of	greater of
Tier 5	\$125 Copayment or 20%,	\$125 Copayment or 20%,
	greater of	greater of
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- **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.



Canton Regional Chamber Health Fund 5000B Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$5,000	\$15,000
Family	\$10,000	\$30,000
Medical Plan Out-of-Pocket Maxi	mum	
Employee	\$8,550	\$25,650
Family	\$17,100	\$51,300
Prescription Drug Out-of-Pocket	Maximum	
Employee	Integrated with Medical	
Family	Network O	ut-of-Pocket
Physician Office Visits and Telem	edicine	
Illness/Injury	\$25 Copayment	80% RBP
Psychotherapy Office	\$25 Copayment	80% RBP
Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by the Affordable Care Act. See www.healthcare.gov for additional information.	100%	50% RBP
Maternity Care	100%	80% RBP
Inpatient Hospital Services	100%	80% RBP
Emergency Services	\$150 Copayment	\$150 Copayment RBP
Urgent Care	\$50 Copayment	\$50 Copayment RBP
Diagnostic Services (Labs, X-rays)	100%	80% RBP
Outpatient Therapy Services	100%	80% RBP
Other Services <i>Refer to</i> <i>Summary Plan Description</i>	100%	80% RBP
Ambulance	100%	100% RBP
Annual Plan Maximum	UNLIMITED	UNLIMITED

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Tier 1 -	\$10 Copayment or 20%,	\$25 Copayment or 20%,
1-34 day supply	greater of	greater of
Tier 1 -	\$20 Copayment or 20%,	
35-60 day supply	greater of	
Tier 2	\$30 Copayment or 30%,	\$85 Copayment or 25%,
iler 2	greater of	greater of (\$200 max)
Tior 3	\$45 Copayment or 50%,	\$130 Copayment or 45%,
Tier 3	greater of	greater of (\$400 max)
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.		
Tier 4	\$10 Copayment or 20%,	\$10 Copayment or 20%,
	greater of	greater of
Tier 5	\$125 Copayment or 20%,	\$125 Copayment or 20%,
	greater of	greater of
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		

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.



Canton Regional Chamber Health Fund Maximum Limit B Plan Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$8,550	\$22,650
Family	\$17,100	\$45,300
Medical Plan Out-of-Pocket Maxim	um	
Employee	\$8,550	\$25,650
Family	\$17,100	\$51,300
Prescription Drug Out-of-Pocket Ma	aximum	
Employee	Integrated with Medical	
Family	Network Out-of-Pocket	
Physician Office Visits and Telemed	licine	
Illness/Injury	\$25 Copayment	80% RBP
Psychotherapy Office	\$25 Copayment	80% RBP
Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by the Affordable Care Act. See www.healthcare.gov for additional information.	100%	50% RBP
Maternity Care	100%	80% RBP
Inpatient Hospital Services	100%	80% RBP
Emergency Services	\$150 Copayment	\$150 Copayment RBP
Urgent Care	\$50 Copayment	\$50 Copayment RBP
Diagnostic Services (Labs, X-rays)	100%	80% RBP
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

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Prescription Drugs	Retail	Mail Order (90 day supply)
Tier 1 -	\$10 Copayment or 20%,	\$25 Copayment or 20%,
1-34 day supply	greater of	greater of
Tier 1 -	\$20 Copayment or 20%,	
35-60 day supply	greater of	
Tier 2	\$30 Copayment or 30%,	\$85 Copayment or 25%,
iler 2	greater of	greater of (\$200 max)
Tior 3	\$45 Copayment or 50%,	\$130 Copayment or 45%,
Tier 3	greater of	greater of (\$400 max)
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.		
Tier 4	\$10 Copayment or 20%,	\$10 Copayment or 20%,
	greater of	greater of
Tier 5	\$125 Copayment or 20%,	\$125 Copayment or 20%,
	greater of	greater of
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		

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.