

Silver Standardized Plan 2023

Actuarial Value			70.8%
Individual Deductible (Combined Medical & Drug)			\$5,000
Individual Out-of-Pocket Maximum			\$8,550
Family Deductible			\$10,000
Family Out-of-Pocket Maximum			\$17,100
Common Medical Event	Service Type	Member Cost Share (In Network)	Deductible Applies
Health Care Provider's Office or Clinic Visit	Preventive care/screening/immunization	\$0	
	Primary care visit or non-specialist practitioner visit to treat an injury or illness	\$0, unlimited	
	Specialist visit	\$80	
Pregnancy	Prenatal and postnatal visits	\$0	
Mental/ Behavioral Health and Substance Use Needs	Mental/Behavioral Health and Substance Use Disorder Office Visit	\$0, unlimited	
	Mental/Behavioral Health and Substance Use Disorder Outpatient services	40%	X
	Mental/Behavioral Health and Substance Use Disorder Inpatient services	40%	X
Tests	Laboratory tests	40%	X

	X-rays and diagnostic imaging	40%	X
	Advanced Imaging/Radiology (CT/PET scans, MRI)	40%	X
Drugs to treat Illness or Condition	Tier 1: Preventive Care Drugs	\$0	
	Tier 2: Generic Drugs	\$20	
	Tier 3: Preferred brand Drugs	\$125	
	Tier 4: Non-preferred brand Drugs	\$300	
	Tier 5: Specialty Drugs	\$650	
Outpatient Surgery	Facility Fee (e.g. Ambulatory Surgery Center)	40%	X
	Physician/Surgical Services	40%	X
Need Immediate Attention	Urgent care centers or facilities	\$80	
	Emergency room services	40%	X
	Emergency medical transportation (ambulance)	40%	X
Hospital Stay	Inpatient Hospital services	40%	X
	Inpatient Physician and Surgical Services	40%	X
	Inpatient Rehabilitation Services	40%	X
	Inpatient Habilitation Services	40%	X
	Speech Therapy	\$60	
	Physical Therapy	\$60	

Help recovering or other health needs	Occupational Therapy	\$60	
	Durable medical equipment ¹	40%	X
	Diabetes Self-Management Education ²	\$5	

¹ Diabetes supplies, including Continuous Glucose Monitors, are provided with no-cost sharing

² At a minimum 10 hours of individual or group sessions in the first year of diagnosis, and 6 hours of individual or group sessions every year after diagnosis