

# Augustana College

## High Deductible Health Plan Health Insurance Plan Benefits; 2020

Augustana College Health Care Plan	HDHP (In-Network)*
<b>Deductible (per calendar year)</b>	\$3500 single/\$7000 family
<b><u>Preventive Services:</u></b> Adult Wellness Care Child Wellness Care	No Co-pay No Co-pay
<b><u>Physician Services:</u></b> Office Visits Home Visits Nursing Facility Visits Allergy Testing Hospital Visits Surgical Procedures: Inpatient/Outpatient Maternity and Newborn	Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance
<b><u>Hospital Services:</u></b> Inpatient Outpatient Maternity Emergency	Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance
<b>Home Health Care</b>	Deductible; then 0% co-insurance
<b>Outpatient Physical Therapy</b>	Deductible; then 0% co-insurance
<b>Durable Medical Equipment &amp; Prosthetic Appliances</b>	Deductible; then 0% co-insurance
<b>Skilled Nursing Facility Services</b>	Deductible; then 0% co-insurance
<b>Emergency Ambulance Services</b>	Deductible; then 0% co-insurance
<b>Chiropractic Services (up to 25 Visits per calendar year)</b>	Deductible; then 0% co-insurance
<b><u>Mental Health/Substance Abuse Services</u></b> Inpatient Facility Outpatient Facility Inpatient Physician Outpatient Physician Physician Office Services	Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance
<b>Maximum Out-of-Pocket Expenditure</b> (per calendar year)	\$3,500 single (deductible included) \$7000 family (deductible included)
<b>Prescription Drugs</b>	Deductible; then 0% co-insurance
* Out-of-Network benefits are different (refer to the Summary of Benefits and Coverage booklet).	