

Augustana College

PPO Health Plan Health Insurance Plan Benefits; 2020

Augustana College Health Care Plan	PPO (In-Network)*
Deductible (per calendar year)	\$1250 single/\$2500 family
<u>Preventive Services:</u> Adult Wellness Care Child Wellness Care	No Co-pay No Co-pay
<u>Physician Services:</u> Office Visits Specialist Visits MDLive – Virtual Visits Home Visits Nursing Facility Visits Allergy Testing Hospital Visits Surgical Procedures: Inpatient/Outpatient Maternity and Newborn	\$30 co-pay \$50 co-pay \$10 co-pay 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance
<u>Hospital Services:</u> Inpatient Outpatient Maternity Emergency	20% co-insurance 20% co-insurance 20% co-insurance \$150 co-pay
Home Health Care Outpatient Physical Therapy Durable Medical Equipment & Prosthetic Appliances Skilled Nursing Facility Services Emergency Ambulance Services Chiropractic Services (up to 25 Visits per calendar year)	20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance
<u>Mental Health/Substance Abuse Services</u> Inpatient Services Outpatient Services	20% co-insurance \$30 co-pay for office visits
Maximum Out-of-Pocket Expenditure (per calendar year)	\$3000 single (deductible included) \$6000 family (deductible included)
Prescription Drugs	Tier 1: \$10 min co-pay with 20% co-insurance to a max of \$25 Tier 2: \$30 min co-pay with a 30% co-insurance to a max of \$75 Tier 3: \$50 min co-pay with a \$50 co-insurance to a max of \$125 Tier 4: 30% co-insurance to a max of \$150
* Out-of-Network benefits are different (refer to the Summary of Benefits and Coverage booklet).	