

Augustana College

High Deductible Health Plan Health Insurance Plan Benefits; 2021

Augustana College Health Care Plan	HDHP (In-Network)*
Deductible (per calendar year)	\$4000 single/\$8000 family
<u>Preventive Services:</u> Adult Wellness Care Child Wellness Care	No Co-pay No Co-pay
<u>Physician Services:</u> 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
<u>Hospital Services:</u> Inpatient Outpatient Maternity Emergency	Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance Deductible; then 0% co-insurance
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)	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
<u>Mental Health/Substance Abuse Services</u> 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
Maximum Out-of-Pocket Expenditure (per calendar year)	\$4,000 single (deductible included) \$8,000 family (deductible included)
Prescription Drugs	Deductible; then 0% co-insurance
* Out-of-Network benefits are different (refer to the Summary of Benefits and Coverage booklet).	