

# Augustana College

## PPO Health Plan Health Insurance Plan Benefits; 2021

Augustana College Health Care Plan	PPO (In-Network)*
<b>Deductible (per calendar year)</b>	\$1500 single/\$3000 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 Specialist Visits MDLive – Virtual Visits Home Visits Nursing Facility Visits Allergy Testing Hospital Visits Surgical Procedures: Inpatient/Outpatient Maternity and Newborn	\$35 co-pay \$60 co-pay \$10 co-pay 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance
<b><u>Hospital Services:</u></b> Inpatient Outpatient Maternity Emergency	20% co-insurance 20% co-insurance 20% co-insurance \$200 co-pay
<b>Home Health Care</b> <b>Outpatient Physical Therapy</b> <b>Durable Medical Equipment &amp; Prosthetic Appliances</b> <b>Skilled Nursing Facility Services</b> <b>Emergency Ambulance Services</b> <b>Chiropractic Services (up to 25 Visits per calendar year)</b>	20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance
<b><u>Mental Health/Substance Abuse Services</u></b> Inpatient Services Outpatient Services	20% co-insurance \$30 co-pay for office visits
<b>Maximum Out-of-Pocket Expenditure</b> (per calendar year)	\$3500 single (deductible included) \$7000 family (deductible included)
<b>Prescription Drugs</b>	<b>Tier 1:</b> \$10 min co-pay with 20% co-insurance to a max of \$25 <b>Tier 2:</b> \$30 min co-pay with a 30% co-insurance to a max of \$75 <b>Tier 3:</b> \$50 min co-pay with a \$50 co-insurance to a max of \$125 <b>Tier 4:</b> 30% co-insurance to a max of \$150
* Out-of-Network benefits are different (refer to the Summary of Benefits and Coverage booklet).	