

WellSpan High Deductible Plan



Note: changes to the Plan are in **blue**.

Feature	Enhanced Network WellSpan Provider Network and Other Select Providers and Facilities	Core Network Capital Blue Cross Network	Out-of-Network Out-of-Network ⁴
Annual Deductible ¹	Individual: \$1,600 / Family: \$3,200		Individual: \$2,800 / Family: \$5,600
Integrated Out-of-Pocket Maximum ² Includes medical, behavioral health & prescription deductibles, coinsurances and copays	Individual: \$6,000 / Family: \$12,000 (Embedded)		Individual: \$13,800 / Family: \$27,600 (Embedded)
Preventive Care Includes annual physical and well-child care	Plan pays 100% You pay 0%	Plan pays 100% You pay 0%	After deductible Plan pays 50%, You pay 50%
Office Visits (Primary Care (PCP), Specialist)	PCP: After deductible You pay \$10, Plan pays remainder Specialist: After deductible You pay \$30, Plan pays remainder	PCP: After deductible You pay \$30, Plan pays remainder Specialist: After deductible You pay \$40, Plan pays remainder	After deductible Plan pays 50%, You pay 50%
Hospital Facility/Physician (Inpatient)	After deductible Plan pays 90%, You pay 10%	After deductible Plan pays 70%, You pay 30%	After deductible Plan pays 50%, You pay 50%
Ambulatory, Outpatient, Surgery, MRIs, MRAs, and CT/PET Scans (Facility)	After deductible Plan pays 90%, You pay 10%	After deductible Plan pays 70%, You pay 30%	After deductible Plan pays 50%, You pay 50%
Outpatient (Lab/Diagnostic)	After deductible Plan pays 90%, You pay 10%	After deductible Plan pays 70%, You pay 30%	After deductible Plan pays 50%, You pay 50%
Physical/Speech/Vision/Occupational Therapy	Physical Therapy: \$10 copay, 90% coinsurance after deductible Speech Therapy: \$10 copay, 90% coinsurance after deductible Vision Therapy: \$10 copay, 90% coinsurance after deductible Occupational Therapy: \$10 copay, 90% coinsurance after deductible	Physical Therapy: \$30 co-payment, then 70% after deductible Speech Therapy: \$30 co-payment, then 70% after deductible Vision Therapy: \$30 co-payment, then 70% after deductible Occupational Therapy: \$30 co-payment, then 70% after deductible	Physical Therapy: 50% after the deductible subject to the Plan Allowance Speech Therapy: 50% after the deductible subject to the Plan Allowance Vision Therapy: 50% after the deductible subject to the Plan Allowance Occupational Therapy: 50% after the deductible subject to the Plan Allowance
Urgent Care/Walk-In Clinics/Retail Clinics	PCP: After deductible You pay \$30, Plan pays remainder Specialist: After deductible You pay \$60, Plan pays remainder Other Covered Services: After deductible Plan pays 90%, You pay 10%	PCP: After deductible You pay \$50, Plan pays remainder Specialist: After deductible You pay \$80, Plan pays remainder Other Covered Services: After deductible Plan pays 70%, You pay 30%	After deductible Plan pays 50%, You pay 50%
Emergency Room ³	After deductible You pay \$200 (waived if admitted) Plan pays remainder	After deductible You pay \$200 (waived if admitted) Plan pays remainder	After deductible You pay \$200 (waived if admitted) Plan pays remainder

¹ Deductibles accumulate across Enhanced and Core networks only. They include medical, prescription, and behavioral health deductibles. All covered family members contribute toward the family deductible.

² Out-of-pocket maximums accumulate across Enhanced and Core networks only. They include medical, prescription drug, and behavioral health deductibles, coinsurance, and copays.

³ For non-emergency use of the Emergency Department, the room charge is not covered and all ancillary and physician services are covered at the applicable deductible and coinsurance rates.

⁴ All out-of-network expenses are subject to usual, customary, and reasonable (UC&R) limits.

Preventive Drugs

Preventive drugs are covered with no deductible in the High Deductible Plan option when using in-network pharmacies (WellSpan Pharmacy — Enhanced or Capital Rx — Core networks). Certain ACA approved medications and generic drugs on the preventive list are \$0. Brand-name preventive drugs will have a copay/coinsurance you will be responsible for, but the deductible will be waived.

Non-Preventive Drugs

Type of Medication	Enhanced Network Retail (WellSpan Pharmacies and Other Select Pharmacies) Up to 34-day supply	Core Network Retail (Capital Rx Network Pharmacies) Up to 34-day supply	Mail Order or Retail ² (WellSpan Pharmacies Only) 35-100 day supply for Maintenance Drugs	Out-of-Network Pharmacy ³ Up to 34-day supply
Generic	After deductible You pay \$10, Plan pays remainder	After deductible Plan pays 70%, You pay 30%	After deductible You pay \$20, Plan pays remainder	After deductible Plan pays 70%, You pay 30%
Brand-Name Formulary	After deductible You pay \$40 plus the amount above generic cost, Plan pays remainder	After deductible Plan pays 65%, You pay 35% plus the amount above generic cost (\$40 minimum per script)	After deductible You pay \$80 plus the amount above generic cost, Plan pays remainder	After deductible Plan pays 65%, You pay 35% plus the amount above generic cost (\$40 minimum per script)
Brand-Name Non-Formulary	After deductible You pay \$65 plus the amount above generic cost, Plan pays remainder	After deductible Plan pays 50%, You pay 50% plus the amount above generic cost (\$65 minimum per script)	After deductible You pay \$130 plus the amount above generic cost, Plan pays remainder	After deductible Plan pays 50%, You pay 50% plus the amount above generic cost (\$65 minimum per script)
Specialty Drugs	You pay 20% up to a \$150 maximum	Not Covered	Not Available	Not Covered
Integrated Out-of-Pocket Maximum¹ Includes medical, behavioral health and prescription deductibles, coinsurances, and copays	Individual: \$6,000 Family: \$12,000 (Embedded)		Included in the Enhanced and Core Network maximums	Individual: \$13,800 Family: \$27,600 (Embedded) ¹

¹ Out-of-pocket maximums accumulate across Enhanced and Core only. They include medical, prescription, and behavioral health deductibles, coinsurance, and copays.

² Prescription for a "maintenance" medication (a medication you take routinely for an ongoing health issue, such as high blood pressure, high cholesterol or asthma), MUST be fill at a WellSpan Pharmacy to receive coverage.

³ All out-of-network expenses are subject to usual, customary, and reasonable (UC&R) limits.

WellSpan High Deductible Plan (Behavioral Health)



Note: changes to the Plan are in **blue**.

Feature	Enhanced Network WellSpan Provider Network and Other Select Providers and Facilities	Core Network Quest Network	Out-of-Network Out-of-Network ³
Deductible ¹	Individual: \$1,600 / Family: \$3,200		Individual: \$2,800 / Family: \$5,600
Integrated Out-of-Pocket Maximum ² Includes medical, behavioral health & prescription deductibles, coinsurances and copays	Individual: \$6,000 / Family: \$12,000		Individual: \$13,800 / Family: \$27,600
INPATIENT			
Hospitalization, Partial Hospitalization, and Intensive Outpatient Services	After deductible Plan pays 90%, You pay 10%	After deductible Plan pays 70%, You pay 30%	After deductible Plan pays 50%, You pay 50%
Professional Fees (Inpatient)	After deductible Plan pays 90%, You pay 10%	After deductible Plan pays 70%, You pay 30%	After deductible Plan pays 50%, You pay 50%
OUTPATIENT			
Outpatient Visits	After deductible You pay \$10, Plan pays remainder	After deductible You pay \$30, Plan pays remainder	After deductible Plan pays 50%, You pay 50%
Autism	After deductible You pay \$10, Plan pays remainder	After deductible You pay \$30, Plan pays remainder	After deductible Plan pays 50%, You pay 50%
Psychological Testing (Outpatient diagnostic)	After deductible Plan pays 90%, You pay 10%	After deductible Plan pays 70%, You pay 30%	After deductible Plan pays 50%, You pay 50%
Transcranial Magnetic Stimulation	After deductible Plan pays 90%, You pay 10%	After deductible Plan pays 70%, You pay 30%	After deductible Plan pays 50%, You pay 50%
EMERGENCY			
Emergency Department/Crisis Evaluation	After deductible You pay \$200 (waived if admitted), Plan pays 100%	After deductible You pay \$200 (waived if admitted), Plan pays 100%	ER: You pay \$200 (waived if admitted), Plan pays 100% Non-Emergency: After deductible Plan pays 50%, You pay 50%
Electroconvulsive Therapy	After deductible Plan pays 90%, You pay 10%	After deductible Plan pays 70%, You pay 30%	After deductible Plan pays 50%, You pay 50%

¹ Deductibles accumulate across Enhanced and Core networks only. They include medical, prescription, and behavioral health deductibles. All covered family members contribute toward the family deductible.

² Out-of-pocket maximums accumulate across Enhanced and Core networks only. They include medical, prescription drug, and behavioral health deductibles, coinsurance, and copays.

³ All out-of-network claims are subject to adjustments for usual, customary, and reasonable (UC&R) charges. The plan does not pay benefits for amounts above UC&R.