

CEBT MEDICAL BENEFITS SUMMARY

MEDICAL BASE PLAN	HDHP3
Office Visit (Primary Specialty)	Deductible + 20% to OOP Max
Deductible (Single Family)	\$3,000 \$6,000 Non-Embedded
Coinsurance (In Out)	20% In *40% Out
Out of Pocket Single (In Out)	\$5,000 \$10,000
Out of Pocket Family (In Out)	\$10,000 \$20,000 Embedded
Inpatient Hospital	Deductible + 20% to OOP Max
Outpatient Hospital	Deductible + 20% to OOP Max
Rx Retail	Deductible then: Generic \$20 Preferred \$40 Non-Preferred \$60
Rx Mail Order	2 X Copay
Preventative Visit	Covered 100%
Chiropractic	*Deductible + 20% to OOP Max 20 Visits per year
Teladoc	Covered 100%
Telehealth	Deductible + 20% to OOP Max
Advanced Imaging	Deductible + 20% to OOP Max
X-Ray	Deductible + 20% to OOP Max
Lab	Deductible + 20% to OOP Max
Urgent Care	Deductible + 20% to OOP Max
Emergency Care	Deductible + 20% to OOP Max

This comparison of coverage is intended only as a general description for the principle in network features of the benefit plans. If there are questions about a particular benefit or the coverage tier, please refer to the full plan document that is posted on the www.cebt.org website for specific coverage details.

*Charges are subject to Usual & Customary (U&C). These charges are considered in excess of the Reasonable Reimbursement, the Recognized Amount, the Usual and Customary charge, the Negotiated Rate, or the fee schedule. Exclusions under this category do not apply to payments that may be required under the No Surprises Act.

Preventative Services - will be processed following the Federal Patient Protection and Affordable Care Act. For more information on these services go to <https://cebt.org/resources/benefit-booklets>.

Embedded - Under this deductible definition, any single member of a family doesn't have to meet the full family deductible for the after-deductible benefits to kick in. Once they meet the individual deductible, plan benefits will start to pay.

Non-Embedded - Also referred to as an aggregate deductible. Under this arrangement, the total family deductible must be paid out-of-pocket before health insurance starts paying for the health care services incurred by any family member. Usually applies in High Deductible Health plan. The individual deductible doesn't apply if there are multiple people covered by the plan (Employee +1, Employee + Spouse, Family Coverage, etc.)