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John J. Staiger, Jr.  
Plan Administrator

Ann Draughan  
Health Plan Specialist

## AMBULANCE BENEFIT CHANGE - 7/1/2019



The Orange Ulster School Districts Health Plan has updated its Ambulance Benefits, effective July 1, 2019.

As of July 1st, the Plan Benefits will only require a \$70 co-payment for In-Network Ambulance services with a \$70 co-payment for Out-of-Network Ambulance services up to the Plan's Reasonable & Customary Allowance.

**Up through 6/30/2019**, the benefit example is:

	Ambulance Charge	Plan Allowance (PPO or UCR)	Plan Basic Benefit	Plan Medical Benefit	Plan Payment	Member Responsibility
<b>In-Network (PPO)</b>	\$2,750	\$1,250	1st \$50 at 100%	80% after Ded.	\$50 + \$160	\$1,040
<b>Out-of-Network</b>	\$2,750	\$1,750 (UCR)	1st \$50 at 100%	80% after Ded.	\$50 + \$560	\$2,140

**On & After 7/1/2019**, the benefit example is:

	Ambulance Charge	Plan Allowance (PPO or UCR)	Plan Basic Benefit	Plan Medical Benefit	Plan Payment	Member Responsibility
<b>In-Network (PPO)</b>	\$2,750	\$1,250	100% of PPO allowance after \$70 co-pay	\$1,180	\$1,180	\$70
<b>Out-of-Network</b>	\$2,750	\$1,750 (UCR) (\$1,000 over UCR is member's responsibility)	100% of UCR after \$70 co-pay	\$1,680 (No deductible)	\$1,680 (No deductible)	\$1,000 (Over UCR) plus \$70 co-pay = \$1,070

As you can see, when an As Ambulance Service is Medically Necessary and a Network Provider can be arranged, the Member responsibility will be only the \$70 co-payment. When an Out-of-Network Ambulance Service is utilized in an emergency (such as through 911, or the patient's local municipal ambulance service), the Member will be responsible for the \$70 co-payment, PLUS all charges over the Plan's UCR Allowance.

Therefore, *whenever possible*, it is to the Member's/Patient's advantage to use an In-Network Ambulance Service, resulting only in a \$70 co-payment responsibility by the Member. 