HD/Hybrid Plan Highlights

HD PLAN COVERAGE	COORDINATED CARE	CARE NOT COORDINATED
Open Access to Providers	Excelsior Health	Other Provider
Plan Deductible Feature	Copayments, then Plan pays 100%	Deductible, then Copays, and then Plan pays 100%
Individual/Family Deductible	$5,000/$11,000	$7,000/$14,000
Individual/Family Maximum Out of Pocket	$7,900/$15,000	$9,900/$17,000
Health Savings Account (HSA) Eligible	Yes	Yes
Concierge Virtual Care	Teladoc	Teladoc
Required – PCP Referral to Specialist	No	Yes
Prescription Drug Benefits	Deductible and Copay	Deductible and Copay
Doctor Visits		
Preventive Care	Yes - $0 Copay	Yes - $0 Copay
Virtual Health	$0 per consultation	$0 per consultation
Primary Care	Plan pays 100%	Deductible, then $25 Copay
Specialist	Plan pays 100%	Deductible, then $25 Copay
Office Services		
Chiropractic Services	Deductible, then $25 Copay	Deductible, then $25 Copay
Office Surgery	Deductible, then Plan pays 100%	Deductible, then $25 Copay
MRI's, Cat Scans, and Pet Scans	Plan pays 100%	Deductible, then $250 Copay
Diagnostic Testing (lab work)	Plan pays 100%	Deductible, then $50 Copay
Care Facilities		
** Urgent Care Facility	Deductible, then $75 Copay	Deductible, then $75 Copay
Hospital Emergency Room	Deductible, then $500 Copay	Deductible, then $500 Copay
Ambulance Services	Deductible, then $250 Copay	Deductible, then $250 Copay
** Outpatient Surgery	Deductible, then $400 Copay	Deductible, then $400 Copay
** Hospital Services	Deductible, then $500 Copay	Deductible, then $500 Daily Copay
** Surgeon Fees	Deductible, then $25 Copay	Deductible, then $25
Maternity and Newborn Services		
Maternity Charges (prenatal and postnatal care)	Deductible, then Plan pays 100%	Deductible, then $500 Daily Copay
Routine Newborn Care	Plan pays 100%	Plan pays 100%
Prescription Drug Benefits		
Drug Deductible	Deductible	
Copay Tiers	Tier	Copay
	1 2 3 4 5 (max $600)	$5 Copay $10 Copay $20 Copay $50 Copay 50% Coinsurance
' For Rx over $600.00, request Patient Advocacy support to fill Rx needs.		
Notes:		
** Deductible and Copays may be waived when care is coordinated with Member Care Team.		

Plans include nationwide partnerships for:

- 24/7 Tele-care. Virtual Urgent Care
- Lab Testing.
- Diagnostic Imaging.
- Pharmacy Benefits Management