



PBT Major Medical High Deductible Plan

	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible – Individual	\$10,000 or \$27,500	\$15,000 or \$40,000
Calendar Year Deductible – Family	Maximum of 2 per family	Maximum of 2 per family
Coinsurance % Payable	100%	70%
Out-of-Pocket Limit per year – Individual	Deductible Amount	Deductible plus \$7,500
Out-of-Pocket Limit per year – Family	Family Deductible Amount	Family Deductible plus \$15,000
Preventive Services Combined annual maximum of \$500 for in and out – of - network	100%, Deductible Waived	Subject to Deductible and Coinsurance
Second Surgical Opinion	Payable at 100%, not subject to deductible	Subject to deductible and coinsurance
Mental Nervous & Substance Abuse <i>Combined annual maximum benefit of \$50,000 for in-network and out-of-network benefits</i>	Inpatient payable at 100%. Outpatient visits payable at 70% for 50 visits per year to \$100 per visit. Deductible satisfaction required	Inpatient payable at 70% to 30 days per year. Outpatient visits payable at 50% for 50 visits per year to \$100 per visit. Deductible satisfaction required
Immunizations for Children ages (0-19)	Payable at 100%, not subject to deductible	
Outpatient Prescription Drugs	All prescription drugs will be applied toward the in-network deductible and coinsurance	

In-Network Benefit Details:

- The family deductible is limited to 2 individual deductibles per family.
- The plan covers eligible expenses at 100% after satisfaction of the calendar year deductible.

Out-of-Network Benefit Details:

- The family deductible and annual out-of-pocket maximum is limited to 2 per family.
- After satisfaction of the calendar year deductible the plan covers 70% of eligible charges until the \$7,500 individual or \$15,000 family out-of-pocket is satisfied, then 100%.

This chart is a brief explanation of this plan and is not a contract. Individuals who become covered under the program will receive a Certificate of Insurance defining the coverage. In the event of any conflict or inconsistency between the benefits described in this chart and the provisions of the Certificate of Insurance, the terms and conditions of the Certificate of Insurance shall govern in all aspects.