

The Consumer Driven Health Plan (CDHP)

- Covers 100% of preventive care services provided in-network (according to age and gender)
- Will have the best value when you choose in-network healthcare providers
- Allows you to visit any provider
- Requires that you pay medical and prescription costs out-of-pocket until the deductible is met
- Allows you to open and contribute to a tax-advantaged Health Savings Account to pay for medical expenses now and in the future

The Consumer Driven Health Plan (CDHP)	In-Network	Out-of-Network
	YOU PAY	YOU PAY
Annual Deductible <i>(Individual Deductible and Aggregate Family Deductible)¹</i>	\$2,000/\$4,000 ¹	\$3,000/\$6,000
Coinsurance	20%	45%
Annual Out-of-Pocket Maximum <i>(Individual/Family)²</i>	\$4,000/\$8,000	\$22,500/\$45,000
Preventive Care	\$0	Deductible then 45% Coinsurance ³
Primary Care Office Visit	Deductible then 20% Coinsurance \$0 after Deductible - SGMG provider	Deductible then 45% Coinsurance ³
Specialist Office Visit	Deductible then 20% Coinsurance \$0 after Deductible - SGMG provider	Deductible then 45% Coinsurance ³
Diagnostic⁴	Deductible then 20% Coinsurance	Deductible then 45% Coinsurance ³
Inpatient Hospital and Surgical Services	Deductible then 20% Coinsurance	Deductible then 45% Coinsurance ³
Outpatient Hospital and Surgical Services	Deductible then 20% Coinsurance	Deductible then 45% Coinsurance ³
Emergency Room	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Infertility Testing/Treatment	Deductible then 50% coinsurance, \$10,000 Lifetime Max	Not Covered
Urgent Care	Deductible then 20% Coinsurance	Deductible then 45% Coinsurance ³

¹ You must satisfy the full family deductible (Aggregate Family Deductible) amount before medical or Rx benefits are paid for any family member covered under the plan.

² Annual Out-of-Pocket Maximum includes your deductible and coinsurance; plan pays at 100% after this maximum has been met.

³ You will be responsible for paying any amount in excess of R&C (Reasonable and Customary allowed amount for out of network) in addition to the Deductible and Coinsurance.

⁴ Prior authorization is required for all CT, PET and MRI scans.

***The birth of a child at Southwest General (only main campus) is covered at 100%.**

(Note that the CDHP plan [High Deductible with HSA] will cover at 100% after the deductible has been met.)