

## CEBT MEDICAL BENEFITS SUMMARY

MEDICAL BASE PLAN	PPO5
<b>Office Visit (Primary   Specialty)</b>	\$45 Copay   \$45 Copay
<b>Deductible (Single   Family)</b>	\$2,500   \$5,000 Embedded
<b>Coinsurance (In   Out)</b>	20% In   *40% Out
<b>Out of Pocket Single (In   Out)</b>	\$4,500   \$9,000
<b>Out of Pocket Family (In   Out)</b>	\$9,000   \$18,000
<b>Inpatient Hospital</b>	Deductible + 20% to OOP Max
<b>Outpatient Hospital</b>	Deductible + 20% to OOP Max
<b>Rx Retail</b>	Generic \$20   Preferred \$40   Non-Preferred \$60
<b>Rx Mail Order</b>	2 X Copay
<b>Preventative Visit</b>	Covered 100%
<b>Chiropractic</b>	*\$45 Copay   20 Visits per year
<b>Teladoc</b>	Covered 100%
<b>Telehealth</b>	\$45 Copay
<b>Advanced Imaging</b>	Deductible + 20% to OOP Max
<b>X-Ray</b>	\$45 Copay office setting   Outpatient setting Deductible + 20% to OOP Max
<b>Lab</b>	\$45 Copay
<b>Urgent Care</b>	\$75 Copay
<b>Emergency Care</b>	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](http://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>.

PPO Note: Combination of PPO and Non PPO out of pocket limit will never exceed the Non PPO out of pocket limit.

PPO Plan deductibles fall under the definition of an Embedded deductible where 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.