

Medical Plan Options - Plan Year 4/1/2024

1 Direct Primary Care* (DPC) + Open Access

*Practices not available in all locations as this is an emerging model of care

An affiliation of independent Direct Primary Care practices across the country, providing comprehensive patient focused primary care. Referral **REQUIRED** for care needs outside the DPC office.



Care & Treatment performed by your DPC doctor		<ul style="list-style-type: none"> ✓ Zero Cost Option for non-emergency procedures and complex diagnostic imaging e.g. CAT Scan, MRI, PET Scan may be available ✓ Balance Bill protection applicable ❖ Care & Treatment with referral from your DPC doctor
Preventive Care	\$0 -- Patient pays nothing	
Office Visit or Telemedicine	\$0 -- Patient pays nothing	
Urgent Care at DPC location	\$0 -- Patient pays nothing	
Labwork at DPC location	\$0 -- Patient pays nothing	
Simple Outpatient Surgery	\$0 -- Patient pays nothing	
Prescription Drugs (where available)	\$0 -- Patient pays nothing	
Prescription Drugs at Pharmacy or Mail Order	\$15 / \$30 / \$50	
Referral required from DPC provider:		
Chiropractic	6 visits for \$0, thereafter \$50	
Physical Therapy	12 visits for \$0, thereafter \$50	
Office Visit or Specialist visit	\$50	
Mental Health (outpatient)	\$25	
Urgent Care	\$75	
Deductible	\$500 person/\$1,000 family	
Emergency Room	\$250, then DED, then 10%	
Inpatient Stay (incl. Hospital)	\$500 Copay, then 10%	
Lab Work & X-rays & Imaging	DED applies, then 10%	
Prescription Drugs	\$15 / \$30 / \$50	
Out-of-Pocket Maximum	\$1,000 person/\$2,000 family	

2 + Open Access

National PPO Network of approximately 920k healthcare practitioners (HCP's) and 87k ancillary facilities (laboratories and some urgent care)



Care & Treatment performed by any participating provider or non-participating provider and/or facility that agrees to bill the plan (Open Access)		<ul style="list-style-type: none"> ✓ Zero Cost Option may be available for non-emergency procedures and complex diagnostic imaging e.g. CAT Scan, MRI, PET Scan ✓ Balance Bill Protection
Preventive Care	\$0	
Office Visit	\$30	
Urgent Care Telemedicine	\$0 – powered by CareChat	
Specialist Visit	\$50	
Mental Health (outpatient)	\$30	
Urgent Care	\$75	
Deductible	\$1,000 person/\$2,000 family	
Outpatient Surgery	DED applies, then 20%	
Emergency Room	\$250, then DED, then 20%	
Hospitalization	DED applies, then 20%	
Lab work & X-rays & Imaging	DED applies, then 20%	
Maternity	DED applies, then 20%	
Chiropractic	6 visits for \$0, thereafter \$50	
Physical Therapy	12 visits for \$0, thereafter \$50	
Prescription Drugs	\$15 / \$30 / \$50	
Out-of-Pocket Maximum	\$4,000 person/\$8,000 family	

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National PPO network of approximately 800k healthcare professionals (HCP), 124k ancillary services and 900 hospitals

Wholly owned subsidiary of AETNA, which is a wholly owned subsidiary of CVS



Care & Treatment performed by participating providers		✓ Zero Cost Option – Not Applicable ✓ Balance Bill Protection – Not Applicable	
Preventive Care	\$0	Emergency Room	\$250, then DED, then 20% - In Network \$250, then DED, then 40% - OON
Office Visit	\$30	Hospitalization	DED applies, then 20% - In Network DED applied, then 40% - OON
Urgent Care Telemedicine	\$0 – powered by CareChat	Lab work & X-rays & Imaging	DED applies, then 20% - In Network DED applied, then 40% - OON
Specialist Visit	\$50	Maternity	DED applies, then 20% - In Network DED applied, then 40% - OON
Mental Health (outpatient)	\$30	Chiropractic	6 visits for \$0, thereafter \$50
Urgent Care	\$75	Physical Therapy	12 visits for \$0, thereafter \$50
Deductible		Prescription Drugs	\$15 / \$30 / \$50
In Network	\$2,000 person/\$4,000 family	Out-of-Pocket Maximum	
Out of Network	\$4,000 person/\$8,000 family	In Network	\$6,500 person/\$13,000 family
Coinsurance		Out of Network	\$13,000 person/\$26,000 family
In Network	20% Insured / 80% Plan		
Out of Network	40% Insured / 60% Plan		
Outpatient Surgery	DED applies, then 20%		

Effective 4/1/2024 Monthly Payroll Deductions



* Service = Years with SavATree or original Date of Hire with Partnership

By Tier	Direct Primary Care (DPC) Plan + Open Access				PHCS+Open Access				First Health			
	Under 3 years of Service		3+ years of Service		Under 3 years of Service		3+ years of Service		Under 3 years of Service		3+ years of Service	
	Standard	w/Discount	Standard	w/Discount	Standard	w/Discount	Standard	w/Discount	Standard	w/Discount	Standard	w/Discount
Employee Only	\$252	\$164	\$202	\$131	\$293	\$190	\$234	\$153	\$512	\$333	\$409	\$266
+Spouse	\$517	\$336	\$413	\$269	\$600	\$390	\$480	\$312	\$1050	\$682	\$840	\$546
+Children	\$454	\$295	\$363	\$236	\$527	\$343	\$422	\$274	\$922	\$599	\$737	\$479
+Family	\$769	\$500	\$615	\$400	\$893	\$580	\$714	\$464	\$1562	\$1015	\$1250	\$812

The lower cost SavATree medical plan offerings have the richest benefits and least cost to patient at point of service because of Open Access

The cost of medical care based on non-negotiable fees costs 40% more than Open Access