

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
<b>Deductible</b> • Individual • Family	None None	\$600 \$1,200	\$2,100 \$4,200	\$1,925 \$3,850	\$275 \$550	None None	\$4,600 \$9,200	\$6,100 \$12,200	\$9,450 \$18,900	None None	
<b>Out-of-Pocket Limit</b> • Individual • Family	\$2,000 \$4,000	\$5,900 \$11,800	\$9,450 \$18,900	\$7,550 \$15,100	\$3,150 \$6,300	\$1,000 \$2,000	\$9,450 \$18,900	\$7,150 \$14,300	\$9,450 \$18,900	\$0 \$0	
<b>OFFICE VISITS</b>											
Primary Care Office Visits (or Home Visits)	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$30 Copayment after Deductible for additional visits	\$30 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$30 Copayment after Deductible for additional visits	\$15 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$15 Copayment after Deductible for additional visits	\$10 Copayment	\$50 Copayment not subject to Deductible (and does not count towards the Deductible) for first 3 visits (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, outpatient MH/SUD or any combination thereof);  \$50 Copayment after Deductible for additional visits	50% Coinsurance after Deductible	\$0 Copayment not subject to Deductible for first 3 visits (PCP, outpatient MH/SUD or any combination);  0% Coinsurance after Deductible for additional visits	\$0 Copayment	See benefit for description
Specialist Office Visits (or Home Visits)	\$35 Copayment	\$40 Copayment after Deductible	\$65 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic	\$65 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic	\$35 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic	\$20 Copayment	\$75 Copayment not subject to Deductible (and does not count towards the Deductible) for first 3 visits (PCP, Specialist, Allergy Testing and Treatment, Chiropractic	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description

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	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
<b>[[Preauthorization; Referral] required]</b>			Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$65 Copayment after Deductible for additional visits	Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$65 Copayment after Deductible for additional visits	Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$35 Copayment after Deductible for additional visits		Services, Second Opinions, ABA Treatment, outpatient MH/SUD or any combination thereof);  \$75 Copayment after Deductible for additional visits				
<b>PREVENTIVE CARE</b>											<b>Limits</b>
• Well Child Visits and Immunizations *	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	
• Adult Annual Physical Examinations*	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	
• Adult Immunizations *	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	
• Routine Gynecological Services/Well Woman Exams*	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	
• Mammograms, Screening and Diagnostic Imaging for the Detection of Breast Cancer	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	
• Sterilization Procedures for Women*	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	

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• Vasectomy	See Surgical Services Cost-Sharing	See Surgical Services Cost-Sharing	See Surgical Services Cost-Sharing	See Surgical Services Cost-Sharing	See Surgical Services Cost-Sharing	See Surgical Services Cost-Sharing	See Surgical Services Cost-Sharing	See Surgical Services Cost-Sharing	See Surgical Services Cost-Sharing	See Surgical Services Cost-Sharing		
• Bone Density Testing*	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full		
• Screening for Prostate Cancer	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full		
• Colon Cancer Screening	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full		
• All other preventive services required by USPSTF and HRSA	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full		
• *When preventive services are not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA  <b>[Referral required]</b>	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)	
<b>EMERGENCY CARE</b>											<b>Limits</b>	
Pre-Hospital Emergency Medical Services (Ambulance Services)	\$100 Copayment	\$150 Copayment after Deductible	\$150 Copayment after Deductible	\$150 Copayment after Deductible	\$75 Copayment after Deductible	\$50 Copayment	\$300 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description	

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	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
Non-Emergency Ambulance Services  [[Preauthorization; Referral] required]	\$100 Copayment	\$150 Copayment after Deductible	\$150 Copayment after Deductible	\$150 Copayment after Deductible	\$75 Copayment after Deductible	\$50 Copayment	\$300 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Emergency Department  [Cost-Sharing; Copayment; Coinsurance] waived if admitted to Hospital	\$100 Copayment  Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	\$150 Copayment after Deductible  Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	\$500 Copayment after Deductible  Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	\$275 Copayment after Deductible  Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	\$75 Copayment after Deductible  Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	\$50 Copayment  Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	\$500 Copayment after Deductible  Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	50% Coinsurance after Deductible  Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Coinsurance	0% Coinsurance after Deductible  Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Coinsurance	\$0 Copayment	See benefit for description
Urgent Care Center  [Preauthorization required for out-of-network Urgent Care; Referral required]	\$55 Copayment	\$60 Copayment after Deductible	\$70 Copayment after Deductible	\$70 Copayment after Deductible	\$50 Copayment after Deductible	\$30 Copayment	\$75 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
<b>PROFESSIONAL SERVICES and OUTPATIENT CARE</b>											<b>Limits</b>
Advanced Imaging Services • Performed in a Specialist Office  • Performed in a Freestanding Radiology Facility	\$35 Copayment  \$35 Copayment	\$40 Copayment after Deductible  \$40 Copayment after Deductible	\$175 Copayment after Deductible  \$175 Copayment after Deductible	\$175 Copayment after Deductible  \$175 Copayment after Deductible	\$35 Copayment after Deductible  \$35 Copayment after Deductible	\$20 Copayment  \$20 Copayment	\$175 Copayment after Deductible  \$175 Copayment after Deductible	50% Coinsurance after Deductible  50% Coinsurance after Deductible	0% Coinsurance after Deductible  0% Coinsurance after Deductible	\$0 Copayment  \$0 Copayment	See benefit for description

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<ul style="list-style-type: none"> <li>Performed as Outpatient Hospital Services</li> </ul> <p><b>[[Preauthorization; Referral] required]</b></p>	\$35 Copayment	\$40 Copayment after Deductible	\$175 Copayment after Deductible	\$175 Copayment after Deductible	\$35 Copayment after Deductible	\$20 Copayment	\$175 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
<p>Allergy Testing and Treatment</p> <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> </ul>	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)	\$30 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)	\$15 Copayment not subject to Deductible (and does not count towards the Deductible) after first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)	\$10 Copayment	\$50 Copayment not subject to Deductible (and does not count towards the Deductible) for first 3 visits (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, outpatient MH/SUD or any combination thereof);  \$50 Copayment after Deductible for additional visits	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
<ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul>	\$35 Copayment	\$40 Copayment after Deductible	\$65 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing	\$65 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing	\$35 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing	\$20 Copayment	\$75 Copayment not subject to Deductible (and does not count towards the Deductible) for first 3 visits (PCP, Specialist, Allergy Testing, outpatient MH/SUD	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	

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<b>[[Preauthorization; Referral] required]</b>			and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$65 Copayment after Deductible for additional visits	and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$65 Copayment after Deductible for additional visits	and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$35 Copayment after Deductible for additional visits		or any combination thereof);  \$75 Copayment after Deductible for additional visits				
Ambulatory Surgical Center Facility Fee  <b>[[Preauthorization; Referral] required]</b>	\$100 Copayment	\$100 Copayment after Deductible	\$150 Copayment after Deductible	\$150 Copayment after Deductible	\$75 Copayment after Deductible	\$25 Copayment	\$150 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Anesthesia Services (all settings)  <b>[[Preauthorization; Referral] required]</b>	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Cardiac and Pulmonary Rehabilitation <ul style="list-style-type: none"> <li>• Performed in a Specialist Office</li> <li>• Performed as Outpatient Hospital Services</li> <li>• Performed as Inpatient</li> </ul>	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
	Included as part of inpatient	Included as part of inpatient	Included as part of inpatient	Included as part of inpatient	Included as part of inpatient	Included as part of inpatient Hospital	Included as part of inpatient Hospital	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	

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Hospital Services  <b>[[Preauthorization; Referral] required]</b>	Hospital service Cost-Sharing	Hospital service Cost-Sharing	Hospital service Cost-Sharing	Hospital service Cost-Sharing	Hospital service Cost-Sharing	service Cost-Sharing	service Cost-Sharing				
Chemotherapy and Immunotherapy <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> <li>Performed in a Specialist Office</li> <li>Performed as Outpatient Hospital Services</li> <li>[Performed at Home]</li> </ul> <b>[[Preauthorization; Referral] required]</b>	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
Chiropractic Services	\$35 Copayment	\$40 Copayment after Deductible	\$65 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or	\$65 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or	\$35 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or	\$20 Copayment	\$75 Copayment not subject to Deductible (and does not count towards the Deductible) for first 3 visits (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment,	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description

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<b>[[Preauthorization; Referral] required]</b>			outpatient MH/SUD)  \$65 Copayment after Deductible for additional visits	outpatient MH/SUD)  \$65 Copayment after Deductible for additional visits	outpatient MH/SUD)  \$35 Copayment after Deductible for additional visits		outpatient MH/SUD or any combination thereof);  \$75 Copayment after Deductible for additional visits				
Clinical Trials <b>[[Preauthorization; Referral] required]</b>	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	See benefit for description
Diagnostic Testing <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> <li>Performed in a Specialist Office</li> <li>Performed as Outpatient Hospital Services</li> </ul> <b>[[Preauthorization; Referral] required]</b>	\$15 Copayment  \$35 Copayment  \$35 Copayment	\$25 Copayment after Deductible  \$40 Copayment after Deductible  \$40 Copayment after Deductible	\$30 Copayment after Deductible  \$50 Copayment after Deductible  \$50 Copayment after Deductible	\$30 Copayment after Deductible  \$50 Copayment after Deductible  \$50 Copayment after Deductible	\$15 Copayment after Deductible  \$35 Copayment after Deductible  \$35 Copayment after Deductible	\$10 Copayment  \$20 Copayment  \$20 Copayment	\$50 Copayment after Deductible  \$50 Copayment after Deductible  \$50 Copayment after Deductible	50% Coinsurance after Deductible  50% Coinsurance after Deductible  50% Coinsurance after Deductible	0% Coinsurance after Deductible  0% Coinsurance after Deductible  0% Coinsurance after Deductible	\$0 Copayment  \$0 Copayment  \$0 Copayment	See benefit for description
Dialysis <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> <li>Performed in a Specialist Office</li> <li>Performed in a Freestanding</li> </ul>	\$15 Copayment  \$15 Copayment  \$15 Copayment	\$25 Copayment after Deductible  \$25 Copayment after Deductible  \$25 Copayment	\$30 Copayment after Deductible  \$30 Copayment after Deductible  \$30 Copayment	\$30 Copayment after Deductible  \$30 Copayment after Deductible  \$30 Copayment	\$15 Copayment after Deductible  \$15 Copayment after Deductible  \$15 Copayment	\$10 Copayment  \$10 Copayment  \$10 Copayment	\$50 Copayment after Deductible  \$50 Copayment after Deductible  \$50 Copayment	50% Coinsurance after Deductible  50% Coinsurance after Deductible  50% Coinsurance	0% Coinsurance after Deductible  0% Coinsurance after Deductible  0% Coinsurance	\$0 Copayment  \$0 Copayment  \$0	See benefit for description  [Dialysis performed by Non-Participating Providers is limited



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<p align="center">Center</p> <ul style="list-style-type: none"> <li>Performed as Outpatient Hospital Services</li> <li>[Performed at Home]</li> </ul> <p><b>[[Preauthorization; Referral] required]</b></p>	\$15 Copayment	after Deductible \$25 Copayment after Deductible	after Deductible \$30 Copayment after Deductible	after Deductible \$30 Copayment after Deductible	after Deductible \$15 Copayment after Deductible	\$10 Copayment	after Deductible \$50 Copayment after Deductible	after Deductible 50% Coinsurance after Deductible	after Deductible 0% Coinsurance after Deductible	Copayment \$0 Copayment	to 10 visits per calendar year. Cost-Sharing for the visits is the same as for a Participating Provider. See benefit description for more information.]
<p>Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)</p> <p><b>[[Preauthorization; Referral] required]</b></p>	\$25 Copayment	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$25 Copayment after Deductible	\$15 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	60 visits per condition, per Plan Year combined therapies
<p>Home Health Care</p> <p><b>[[Preauthorization; Referral] required]</b></p>	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	40 visits per Plan Year
<p>Infertility Services</p> <p><b>[[Preauthorization; Referral] required]</b></p>	Use Cost-Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost-Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost-Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost-Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost-Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost-Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost-Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost-Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost-Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost-Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	See benefit for description

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	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
										& Diagnostic Procedures)	
Infusion Therapy <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> <li>Performed in Specialist Office</li> <li>Performed as Outpatient Hospital Services</li> <li>Home Infusion Therapy</li> </ul> <b>[[Preauthorization; Referral] required]</b>	\$15 Copayment  \$15 Copayment  \$15 Copayment  \$15 Copayment	\$25 Copayment after Deductible  \$25 Copayment after Deductible  \$25 Copayment after Deductible  \$25 Copayment after Deductible	\$30 Copayment after Deductible  \$30 Copayment after Deductible  \$30 Copayment after Deductible  \$30 Copayment after Deductible	\$30 Copayment after Deductible  \$30 Copayment after Deductible  \$30 Copayment after Deductible  \$30 Copayment after Deductible	\$15 Copayment after Deductible  \$15 Copayment after Deductible  \$15 Copayment after Deductible  \$15 Copayment after Deductible	\$10 Copayment  \$10 Copayment  \$10 Copayment  \$10 Copayment	\$50 Copayment after Deductible  \$50 Copayment after Deductible  \$50 Copayment after Deductible  \$50 Copayment after Deductible	50% Coinsurance after Deductible  50% Coinsurance after Deductible  50% Coinsurance after Deductible  50% Coinsurance after Deductible	0% Coinsurance after Deductible  0% Coinsurance after Deductible  0% Coinsurance after Deductible  0% Coinsurance after Deductible	\$0 Copayment  \$0 Copayment  \$0 Copayment  \$0 Copayment	See benefit for description    Home infusion counts toward home health care visit limits
Inpatient Medical Visits  <b>[[Preauthorization; Referral] required]</b>	\$0 Copayment	\$0 Copayment after Deductible	\$0 Copayment after Deductible	\$0 Copayment after Deductible	\$0 Copayment after Deductible	\$0 Copayment	\$0 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Interruption of Pregnancy <ul style="list-style-type: none"> <li>Abortion Services</li> </ul>	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full after Deductible	Covered in full after Deductible	Covered in full	See benefit for description
Laboratory Procedures <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> </ul>	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>	
<ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> <li>Performed in a Freestanding Laboratory Facility</li> <li>Performed as Outpatient Hospital Services</li> </ul> <p><b>[[Preauthorization; Referral] required]</b></p>	\$35 Copayment	\$40 Copayment after Deductible	\$50 Copayment after Deductible	\$50 Copayment after Deductible	\$35 Copayment after Deductible	\$20 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment		
<ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> <li>Performed in a Freestanding Laboratory Facility</li> <li>Performed as Outpatient Hospital Services</li> </ul> <p><b>[[Preauthorization; Referral] required]</b></p>	\$35 Copayment	\$40 Copayment after Deductible	\$50 Copayment after Deductible	\$50 Copayment after Deductible	\$35 Copayment after Deductible	\$20 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment		
<ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> <li>Performed in a Freestanding Laboratory Facility</li> <li>Performed as Outpatient Hospital Services</li> </ul> <p><b>[[Preauthorization; Referral] required]</b></p>	\$35 Copayment	\$40 Copayment after Deductible	\$50 Copayment after Deductible	\$50 Copayment after Deductible	\$35 Copayment after Deductible	\$20 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment		
<p>Maternity and Newborn Care</p> <ul style="list-style-type: none"> <li>Prenatal Care provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA</li> <li>Prenatal Care that is not provided in accordance with the comprehensive guidelines supported by USPSTF and</li> </ul>	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	See benefit for description	
<ul style="list-style-type: none"> <li>Prenatal Care that is not provided in accordance with the comprehensive guidelines supported by USPSTF and</li> </ul>	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services;	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit;	

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
<p>HRSA</p> <ul style="list-style-type: none"> <li>Inpatient Hospital Services [and Birthing Center]</li> <li>Physician and Midwife Services for Delivery</li> <li>Breastfeeding Support, Counseling and Supplies, Including Breast Pumps</li> <li>Postnatal Care</li> </ul> <p><b>[Preauthorization required] [for inpatient services; breast pump]</b></p>	<p>Procedures and Diagnostic Testing)]</p> <p>\$500 Copayment per admission</p> <p>\$100 Copayment</p> <p>Covered in full</p> <p>Included in Physician and Midwife Services for Delivery Copayment</p>	<p>Laboratory Procedures and Diagnostic Testing)</p> <p>\$1,000 Copayment after Deductible per admission</p> <p>\$100 Copayment after Deductible</p> <p>Covered in full</p> <p>Included in Physician and Midwife Services for Delivery Copayment</p>	<p>Procedures and Diagnostic Testing)</p> <p>\$1,500 Copayment after Deductible per admission</p> <p>\$150 Copayment after Deductible</p> <p>Covered in full</p> <p>Included in Physician and Midwife Services for Delivery Copayment</p>	<p>Procedures and Diagnostic Testing)</p> <p>\$1,500 Copayment after Deductible per admission</p> <p>\$150 Copayment after Deductible</p> <p>Covered in full</p> <p>Included in Physician and Midwife Services for Delivery Copayment</p>	<p>Procedures and Diagnostic Testing)</p> <p>\$250 Copayment after Deductible per admission</p> <p>\$75 Copayment after Deductible</p> <p>Covered in full</p> <p>Included in Physician and Midwife Services for Delivery Copayment</p>	<p>Procedures and Diagnostic Testing)</p> <p>\$100 Copayment per admission</p> <p>\$25 Copayment</p> <p>Covered in full</p> <p>Included in Physician and Midwife Services for Delivery Copayment</p>	<p>Diagnostic Testing)</p> <p>\$1,500 Copayment after Deductible per admission</p> <p>\$150 Copayment after Deductible</p> <p>Covered in full</p> <p>Included in Physician and Midwife Services for Delivery Copayment</p>	<p>Procedures and Diagnostic Testing)</p> <p>50% Coinsurance after Deductible</p> <p>50% Coinsurance after Deductible</p> <p>Covered in full</p> <p>Included in Physician and Midwife Services for Delivery Copayment</p>	<p>Procedures and Diagnostic Testing)</p> <p>0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p> <p>Covered in full</p> <p>Included in Physician and Midwife Services for Delivery Copayment</p>	<p>Diagnostic Radiology Services; Laboratory</p> <p>\$0 Copayment</p> <p>\$0 Copayment</p> <p>Covered in full</p> <p>Included in Physician and Midwife Services for Delivery Copayment</p>	<p>One (1) home care visit[s] is Covered at no Cost-Sharing if mother is discharged from Hospital early</p> <p>Covered for duration of breast feeding</p>
<p>Outpatient Hospital Surgery Facility Charge</p> <p><b>[[Preauthorization; Referral] required]</b></p>	<p>\$100 Copayment</p>	<p>\$100 Copayment after Deductible</p>	<p>\$150 Copayment after Deductible</p>	<p>\$150 Copayment after Deductible</p>	<p>\$75 Copayment after Deductible</p>	<p>\$25 Copayment</p>	<p>\$150 Copayment after Deductible</p>	<p>50% Coinsurance after Deductible</p>	<p>0% Coinsurance after Deductible</p>	<p>\$0 Copayment</p>	<p>See benefit for description</p>
<p>Preadmission Testing</p>	<p>\$0 Copayment</p>	<p>\$0 Copayment after Deductible</p>	<p>\$0 Copayment after Deductible</p>	<p>\$0 Copayment after Deductible</p>	<p>\$0 Copayment after Deductible</p>	<p>\$0 Copayment after Deductible</p>	<p>\$0 Copayment after Deductible</p>	<p>50% Coinsurance after Deductible</p>	<p>0% Coinsurance after Deductible</p>	<p>\$0 Copayment</p>	<p>See benefit for</p>

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
<b>[[Preauthorization; Referral] required]</b>											description
Prescription Drugs Administered in Office [or Outpatient Facilities] <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> <li>Performed in Specialist Office</li> <li>[Performed in Outpatient Facilities]</li> </ul> <b>[[Preauthorization; Referral] required]</b>	Included as part of the PCP office visit Cost-Sharing  Included as part of the Specialist office visit Cost-Sharing  \$15 Copayment	Included as part of the PCP office visit Cost-Sharing  Included as part of the Specialist office visit Cost-Sharing  \$25 Copayment after Deductible	Included as part of the PCP office visit Cost-Sharing  Included as part of the Specialist office visit Cost-Sharing  \$30 Copayment after Deductible	Included as part of the PCP office visit Cost-Sharing  Included as part of the Specialist office visit Cost-Sharing  \$30 Copayment after Deductible	Included as part of the PCP office visit Cost-Sharing  Included as part of the Specialist office visit Cost-Sharing  \$15 Copayment after Deductible	Included as part of the PCP office visit Cost-Sharing  Included as part of the Specialist office visit Cost-Sharing  \$10 Copayment	Included as part of the PCP office visit Cost-Sharing  Included as part of the Specialist office visit Cost-Sharing  \$50 Copayment after Deductible	Included as part of the PCP office visit Cost-Sharing  Included as part of the Specialist office visit Cost-Sharing  50% Coinsurance after Deductible	Included as part of the PCP office visit Cost-Sharing  Included as part of the Specialist office visit Cost-Sharing  0% Coinsurance after Deductible	Included as part of the PCP office visit Cost-Sharing  Included as part of the Specialist office visit Cost-Sharing  \$0 Copayment	See benefit for description
Diagnostic Radiology Services <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> <li>Performed in a Specialist Office</li> <li>Performed in a Freestanding Radiology</li> </ul>	\$35 Copayment  \$35 Copayment  \$35 Copayment	\$40 Copayment after Deductible  \$40 Copayment after Deductible  \$40 Copayment after Deductible	\$75 Copayment after Deductible  \$75 Copayment after Deductible  \$75 Copayment after Deductible	\$75 Copayment after Deductible  \$75 Copayment after Deductible  \$75 Copayment after Deductible	\$35 Copayment after Deductible  \$35 Copayment after Deductible  \$35 Copayment after Deductible	\$20 Copayment  \$20 Copayment  \$20 Copayment	\$75 Copayment after Deductible  \$75 Copayment after Deductible  \$75 Copayment after Deductible	50% Coinsurance after Deductible  50% Coinsurance after Deductible  50% Coinsurance after Deductible	0% Coinsurance after Deductible  0% Coinsurance after Deductible  0% Coinsurance after Deductible	\$0 Copayment  \$0 Copayment  \$0 Copayment	See benefit for description

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
Facility <ul style="list-style-type: none"> <li>Performed as Outpatient Hospital Services</li> </ul> <b>[[Preauthorization; Referral] required]</b>	\$35 Copayment	\$40 Copayment after Deductible	\$75 Copayment after Deductible	\$75 Copayment after Deductible	\$35 Copayment after Deductible	\$20 Copayment	\$75 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
Therapeutic Radiology Services <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> <li>Performed in a Freestanding Radiology Facility</li> <li>Performed as Outpatient Hospital Services</li> </ul> <b>[[Preauthorization; Referral] required]</b>	\$15 Copayment  \$15 Copayment  \$15 Copayment	\$25 Copayment after Deductible  \$25 Copayment after Deductible  \$25 Copayment after Deductible	\$30 Copayment after Deductible  \$30 Copayment after Deductible  \$30 Copayment after Deductible	\$30 Copayment after Deductible  \$30 Copayment after Deductible  \$30 Copayment after Deductible	\$15 Copayment after Deductible  \$15 Copayment after Deductible  \$15 Copayment after Deductible	\$10 Copayment  \$10 Copayment  \$10 Copayment	\$50 Copayment after Deductible  \$50 Copayment after Deductible  \$50 Copayment after Deductible	50% Coinsurance after Deductible  50% Coinsurance after Deductible  50% Coinsurance after Deductible	0% Coinsurance after Deductible  0% Coinsurance after Deductible  0% Coinsurance after Deductible	\$0 Copayment  \$0 Copayment  \$0 Copayment	See benefit for description
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	\$25 Copayment	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$25 Copayment after Deductible	\$15 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	60 visits per condition, per Plan Year combined therapies  Speech and physical therapy are only

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
<b>[[Preauthorization; Referral] required]</b>											Covered following a Hospital stay or surgery
[Retail Health Clinic Care) <b>[[Preauthorization; Referral] required]</b>	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	[See benefit for description ]
Second Opinions on the Diagnosis of Cancer, Surgery and Other  <b>[[Preauthorization; Referral] required]</b>	\$35 Copayment	\$40 Copayment after Deductible	\$65 Copayment not subject to Deductible for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$65 Copayment after Deductible for additional visits	\$65 Copayment not subject to Deductible for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$65 Copayment after Deductible for additional visits	\$35 Copayment not subject to Deductible for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$35 Copayment after Deductible for additional visits	\$20 Copayment	\$75 Copayment not subject to Deductible for first 3 visits (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, outpatient MH/SUD or any combination thereof);  \$75 Copayment after Deductible for additional visits	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Surgical Services (including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive and Corrective Surgery; and Transplants) • Inpatient Hospital Surgery	\$100 Copayment	\$100 Copayment after Deductible	\$150 Copayment after Deductible	\$150 Copayment after Deductible	\$75 Copayment after Deductible	\$25 Copayment	\$150 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description  <b>[All transplants must be performed at designated Facilities]</b>

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
<ul style="list-style-type: none"> <li>Outpatient Hospital Surgery</li> <li>Surgery Performed at an Ambulatory Surgical Center</li> <li>Office Surgery</li> </ul> <p><b>[[Preauthorization; Referral] required]</b></p>	<p>\$100 Copayment</p> <p>\$100 Copayment</p> <p>\$15 Copayment when performed by PCP; \$35 Copayment when performed by Specialist</p>	<p>\$100 Copayment after Deductible</p> <p>\$100 Copayment after Deductible</p> <p>\$25 Copayment after Deductible when performed by PCP; \$40 Copayment after Deductible when performed by Specialist</p>	<p>\$150 Copayment after Deductible</p> <p>\$150 Copayment after Deductible</p> <p>\$30 Copayment after Deductible when performed by PCP; \$65 Copayment after Deductible when performed by Specialist</p>	<p>\$150 Copayment after Deductible</p> <p>\$150 Copayment after Deductible</p> <p>\$30 Copayment after Deductible when performed by PCP; \$65 Copayment after Deductible when performed by Specialist</p>	<p>\$75 Copayment after Deductible</p> <p>\$75 Copayment after Deductible</p> <p>\$15 Copayment after Deductible when performed by PCP; \$35 Copayment after Deductible when performed by Specialist</p>	<p>\$25 Copayment</p> <p>\$25 Copayment</p> <p>\$10 Copayment when performed by PCP; \$20 Copayment when performed by Specialist</p>	<p>\$150 Copayment after Deductible</p> <p>\$150 Copayment after Deductible</p> <p>\$50 Copayment after Deductible when performed by PCP; \$75 Copayment after Deductible when performed by Specialist</p>	<p>50% Coinsurance after Deductible</p> <p>50% Coinsurance after Deductible</p> <p>50% Coinsurance after Deductible</p>	<p>0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p>	<p>\$0 Copayment</p> <p>\$0 Copayment</p> <p>\$0 Copayment</p>	
[Telemedicine Program]	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	[See benefit for description]
<b>ADDITIONAL SERVICES, EQUIPMENT and DEVICES</b>											<b>Limits</b>
<p>Diabetic Equipment, Supplies and Self-Management Education</p> <ul style="list-style-type: none"> <li>Diabetic Equipment, Supplies and Insulin (30-day supply)</li> </ul>	\$15 Copayment	\$25 Copayment after Deductible but no more than \$100 (including before the Deductible) for a 30-day supply of insulin	\$30 Copayment after Deductible but no more than \$100 (including before the Deductible) for a 30-day supply of insulin	\$30 Copayment after Deductible but no more than \$100 (including before the Deductible) for a 30-day supply of insulin	\$15 Copayment after Deductible but no more than \$100 (including before the Deductible) for a 30-day supply of insulin	\$10 Copayment	\$50 Copayment after Deductible but no more than \$100 (including before the Deductible) for a 30-day supply of insulin	50% Coinsurance after Deductible but no more than \$100 (including before the Deductible) for a 30-day supply of insulin	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description



**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
<ul style="list-style-type: none"> <li>Diabetic Education</li> </ul> <p><b>[[Preauthorization; Referral] required] [for insulin pump]</b></p>	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
<p>Durable Medical Equipment and Braces</p> <p><b>[[Preauthorization; Referral] required]</b></p>	10% Coinsurance	20% Coinsurance after Deductible	30% Coinsurance after Deductible	25% Coinsurance after Deductible	10% Coinsurance after Deductible	5% Coinsurance	50% Coinsurance after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
<p>External Hearing Aids</p> <ul style="list-style-type: none"> <li>Prescription Hearing Aids</li> <li>[Over-the-Counter Hearing Aids]</li> </ul> <p><b>[[Preauthorization; Referral] required]</b></p>	10% Coinsurance  [Optional]	20% Coinsurance after Deductible  [Optional]	30% Coinsurance after Deductible  [Optional]	25% Coinsurance after Deductible  [Optional]	10% Coinsurance after Deductible  [Optional]	5% Coinsurance  [Optional]	50% Coinsurance after Deductible  [Optional]	50% Coinsurance after Deductible  [Optional]	0% Coinsurance after Deductible  [Optional]	\$0 Copayment	Single purchase once every three (3) years  [Describe limits for OTC hearing aids]
<p>Cochlear Implants</p>	[10% Coinsurance]  [See [Surgical Services; Internal Prosthetic Devices] Cost-Sharing] [Use Cost-Sharing for appropriate service (Surgical	[20% Coinsurance after Deductible]  [See [Surgical Services; Internal Prosthetic Devices] Cost-Sharing] [Use Cost-Sharing for appropriate service (Surgical	[30% Coinsurance after Deductible]  [See [Surgical Services; Internal Prosthetic Devices] Cost-Sharing] [Use Cost-Sharing for appropriate service (Surgical Services; Anesthesia Services;	[25% Coinsurance after Deductible]  [See [Surgical Services; Internal Prosthetic Devices] Cost-Sharing] [Use Cost-Sharing for appropriate service (Surgical Services;	[10% Coinsurance after Deductible]  [See [Surgical Services; Internal Prosthetic Devices] Cost-Sharing] [Use Cost-Sharing for appropriate service (Surgical Services;	[5% Coinsurance]  [See [Surgical Services; Internal Prosthetic Devices] Cost-Sharing] [Use Cost-Sharing for appropriate service (Surgical Services; Anesthesia	[50% Coinsurance after Deductible]  See [Surgical Services; Internal Prosthetic Devices] Cost-Sharing] [Use Cost-Sharing for appropriate service (Surgical Services; Anesthesia Ambulatory	[50% Coinsurance after Deductible]  [See [Surgical Services; Internal Prosthetic Devices] Cost-Sharing] [Use Cost-Sharing for appropriate service (Surgical Services; Anesthesia Services;	[0% Coinsurance after Deductible]  [See [Surgical Services; Internal Prosthetic Devices] Cost-Sharing] [Use Cost-Sharing for appropriate service (Surgical Services; Anesthesia	\$0 Copayment	One (1) per ear per time Covered

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
<b>[[Preauthorization; Referral] required]</b>	Services; Anesthesia Services; Ambulatory Surgical Center Facility Fee; Outpatient Hospital Surgery Facility Charge]	Services; Anesthesia Services; Ambulatory Surgical Center Facility Fee; Outpatient Hospital Surgery Facility Charge]	Ambulatory Surgical Center Facility Fee; Outpatient Hospital Surgery Facility Charge]	Anesthesia Services; Ambulatory Surgical Center Facility Fee; Outpatient Hospital Surgery Facility Charge]	Anesthesia Services; Ambulatory Surgical Center Facility Fee; Outpatient Hospital Surgery Facility Charge]	Services; Ambulatory Surgical Center Facility Fee; Outpatient Hospital Surgery Facility Charge]	Surgical Center Facility Fee; Outpatient Hospital Surgery Facility Charge)]	Ambulatory Surgical Center Facility Fee; Outpatient Hospital Surgery Facility Charge)]	Services; Ambulatory Surgical Center Facility Fee; Outpatient Hospital Surgery Facility Charge)]		
Hospice Care • Inpatient  • Outpatient  <b>[[Preauthorization; Referral] required]</b>	\$500 Copayment per admission  \$15 Copayment	\$1,000 Copayment after Deductible per admission  \$25 Copayment after Deductible	\$1,500 Copayment after Deductible per admission  \$30 Copayment after Deductible	\$1,500 Copayment after Deductible per admission  \$30 Copayment after Deductible	\$250 Copayment after Deductible per admission  \$15 Copayment after Deductible	\$100 Copayment per admission  \$10 Copayment	\$1,500 Copayment after Deductible per admission  \$50 Copayment after Deductible	50% Coinsurance after Deductible  50% Coinsurance after Deductible	0% Coinsurance after Deductible  0% Coinsurance after Deductible	\$0 Copayment  \$0 Copayment	210 days per Plan Year]  Five (5) visits for family bereavement counseling
Medical Supplies  <b>[[Preauthorization; Referral] required]</b>	10% Coinsurance	20% Coinsurance after Deductible	30% Coinsurance after Deductible	25% Coinsurance after Deductible	10% Coinsurance after Deductible	5% Coinsurance	50% Coinsurance after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Prosthetic Devices • External	10% Coinsurance	20% Coinsurance after Deductible	30% Coinsurance after Deductible	25% Coinsurance after Deductible	10% Coinsurance after Deductible	5% Coinsurance	50% Coinsurance after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	One (1) prosthetic device, per limb, per lifetime with coverage for repairs and replacements

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
<ul style="list-style-type: none"> <li>Internal</li> </ul> <p><b>[[Preauthorization; Referral] required]</b></p>	Included as part of inpatient Hospital Cost-Sharing	Included as part of inpatient Hospital Cost-Sharing	Included as part of inpatient Hospital Cost-Sharing	Included as part of inpatient Hospital Cost-Sharing	Included as part of inpatient Hospital Cost-Sharing	Included as part of inpatient Hospital Cost-Sharing	Included as part of inpatient Hospital Cost-Sharing	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	Unlimited; See benefit for description
<b>INPATIENT SERVICES and FACILITIES</b>											<b>Limits</b>
Autologous Blood Banking	10% Coinsurance	20% Coinsurance after Deductible	30% Coinsurance after Deductible	25% Coinsurance after Deductible	10% Coinsurance after Deductible	5% Coinsurance	50% Coinsurance after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
<p><b>[[Preauthorization; Referral] required [in outpatient settings]]</b></p>											
Inpatient Hospital for a Continuous Confinement (including an Inpatient Stay for Mastectomy Care, Cardiac and Pulmonary Rehabilitation, and End of Life Care)	\$500 Copayment per admission	\$1,000 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$250 Copayment after Deductible per admission	\$100 Copayment per admission	\$1,500 Copayment after Deductible per admission	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
<p><b>[[Preauthorization; Referral] required. However, Preauthorization is not required for emergency admissions or services provided in a neonatal intensive care unit</b></p>											

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
<b>of a Hospital certified pursuant to Article 28 of the Public Health Law.]]</b>											
Observation Stay	\$100 Copayment	\$150 Copayment after Deductible	\$500 Copayment after Deductible	\$275 Copayment after Deductible	\$75 Copayment after Deductible	\$50 Copayment	\$500 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Skilled Nursing Facility (including Cardiac and Pulmonary Rehabilitation)  [[Preauthorization; Referral] required]	\$500 Copayment per admission	\$1,000 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$250 Copayment after Deductible per admission	\$100 Copayment per admission	\$1,500 Copayment after Deductible per admission	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	200 days per Plan Year]
Inpatient Habilitation Services (Physical, Speech and Occupational Therapy)  [[Preauthorization; Referral] required]	\$500 Copayment per admission	\$1,000 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$250 Copayment after Deductible per admission	\$100 Copayment per admission	\$1,500 Copayment after Deductible per admission	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	60 days per Plan Year combined therapies
Inpatient Rehabilitation Services (Physical, Speech and Occupational Therapy)  [[Preauthorization; Referral]	\$500 Copayment per admission	\$1,000 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$250 Copayment after Deductible per admission	\$100 Copayment per admission	\$1,500 Copayment after Deductible per admission	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	60 days per Plan Year combined therapies  Speech and physical therapy are only Covered following a Hospital stay or surgery

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	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
<b>required]</b>											
<b>MENTAL HEALTH and SUBSTANCE USE DISORDER SERVICES</b>											<b>Limits</b>
Inpatient Mental Health Care for a continuous confinement when in a Hospital (including Residential Treatment)  [[Preauthorization; Referral] required. However, Preauthorization is not required for emergency admissions or for admissions at Participating OHM-licensed Facilities for Members under 18.]	\$500 Copayment per admission	\$1,000 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$250 Copayment after Deductible per admission	\$100 Copayment per admission	\$1,500 Copayment after Deductible per admission	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Outpatient Mental Health Care (including Partial Hospitalization and Intensive Outpatient Program Services)	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA	\$30 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA	\$15 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA	\$10 Copayment	\$50 Copayment not subject to Deductible (and does not count towards the Deductible) for first 3 visits (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA	50% Coinsurance after Deductible	\$0 Copayment not subject to Deductible for first 3 visits (PCP, outpatient MH/SUD or any combination);  0% Coinsurance after Deductible for additional visits	\$0 Copayment	See benefit for description

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
<b>[[Preauthorization; Referral] required]</b>			Treatment, or outpatient MH/SUD)  \$30 Copayment after Deductible for additional visits	Treatment, or outpatient MH/SUD)  \$30 Copayment after Deductible for additional visits	Treatment, or outpatient MH/SUD)  \$15 Copayment after Deductible for additional visits		Treatment, outpatient MH/SUD or any combination thereof);  \$50 Copayment after Deductible for additional visits				
ABA Treatment for Autism Spectrum Disorder  <b>[[Preauthorization; Referral] required]</b>	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$30 Copayment after Deductible for additional visits	\$30 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$30 Copayment after Deductible for additional visits	\$15 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$15 Copayment after Deductible for additional visits	\$10 Copayment	\$50 Copayment not subject to Deductible (and does not count towards the Deductible) for first 3 visits (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD or any combination thereof);  \$50 Copayment after Deductible for additional visits	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Assistive Communication Devices for Autism Spectrum Disorder  <b>[[Preauthorization; Referral] required]</b>	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
<b>required]</b>											
Inpatient Substance Use Services for a continuous confinement when in a Hospital (including Residential Treatment)  [[Preauthorization; Referral] required. However, Preauthorization is not required for emergency admissions or for Participating OASAS-certified Facilities.]	\$500 Copayment per admission	\$1,000 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$1,500 Copayment after Deductible per admission	\$250 Copayment after Deductible per admission	\$100 Copayment per admission	\$1,500 Copayment after Deductible per admission	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment)	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$30 Copayment after Deductible for additional visits	\$30 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$30 Copayment after Deductible for additional visits	\$15 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)  \$15 Copayment after Deductible for additional visits	\$10 Copayment	\$50 Copayment not subject to Deductible (and does not count towards the Deductible) for first 3 visits (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, outpatient MH/SUD or any combination thereof);  \$50 Copayment after Deductible for additional visits	50% Coinsurance after Deductible	\$0 Copayment not subject to Deductible for first 3 visits (PCP, outpatient MH/SUD or any combination);  0% Coinsurance after Deductible for additional visits	\$0 Copayment	Unlimited; Up to [20] visits per Plan Year may be used for family counseling

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
<p>Opioid Treatment Programs</p> <p><b>[[Preauthorization; Referral] required. However, Preauthorization is not required for Participating OASAS-certified Facilities.]</b></p>	Covered in full	Covered in full after Deductible	<p>\$0 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)</p> <p>Covered in full after Deductible for additional visits</p>	<p>\$0 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)</p> <p>Covered in full after Deductible for additional visits</p>	<p>\$0 Copayment not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)</p> <p>Covered in full after Deductible for additional visits</p>	Covered in full	<p>\$0 Copayment not subject to Deductible (and does not count towards the Deductible) for first 3 visits (PCP, Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD)</p> <p>Covered in full after Deductible for additional visits</p>	Covered in full after Deductible	<p>\$0 Copayment not subject to Deductible for first 3 visits (PCP, outpatient MH/SUD or any combination);</p> <p>Covered in full after Deductible</p>	\$0 Copayment	
<p><b>PRESCRIPTION DRUGS</b></p> <p>*Certain Prescription Drugs are not subject to Cost-Sharing when provided in accordance with the comprehensive guidelines supported by HRSA or if the item or service has an “A” or “B” rating from the USPSTF [and obtained at a participating pharmacy].</p>											<b>Limits</b>



**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
<b>Retail Pharmacy</b>											
30-day supply											
Tier 1	\$10 Copayment	\$10 Copayment not subject to Deductible	\$15 Copayment not subject to Deductible	\$15 Copayment not subject to Deductible	\$9 Copayment not subject to Deductible	\$6 Copayment	\$10 Copayment after Deductible	\$10 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Tier 2	\$30 Copayment	\$35 Copayment not subject to Deductible	\$40 Copayment not subject to Deductible	\$40 Copayment not subject to Deductible	\$20 Copayment not subject to Deductible	\$15 Copayment	\$35 Copayment after Deductible	\$35 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
Tier 3	\$60 Copayment	\$70 Copayment not subject to Deductible	\$75 Copayment not subject to Deductible	\$75 Copayment not subject to Deductible	\$40 Copayment not subject to Deductible	\$30 Copayment	\$70 Copayment after Deductible	\$70 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
Preauthorization is not required for a Covered Prescription Drug used to treat a substance use disorder, including a Prescription Drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal.											
[Up to a 90-day supply for Maintenance Drugs]	\$30 Copayment	\$30 Copayment not subject to Deductible	\$45 Copayment not subject to Deductible	\$45 Copayment not subject to Deductible	\$27 Copayment not subject to Deductible	\$18 Copayment	\$30 Copayment after Deductible	\$30 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	[See benefit for description ]
[Tier 1											
Tier 2	\$90 Copayment	\$105 Copayment not subject to Deductible	\$120 Copayment not subject to Deductible	\$120 Copayment not subject to Deductible	\$60 Copayment not subject to Deductible	\$45 Copayment	\$105 Copayment after Deductible	\$105 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
Tier 3]	\$180 Copayment	\$210 Copayment not subject to Deductible	\$225 Copayment not subject to Deductible	\$225 Copayment not subject to Deductible	\$120 Copayment not subject to Deductible	\$90 Copayment	\$210 Copayment after Deductible	\$210 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
<b>[Mail Order Pharmacy]</b>											

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
[Up to a 30-day supply]											
Tier 1	\$10 Copayment	\$10 Copayment not subject to Deductible	\$15 Copayment not subject to Deductible	\$15 Copayment not subject to Deductible	\$9 Copayment not subject to Deductible	\$6 Copayment	\$10 Copayment after Deductible	\$10 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
Tier 2	\$30 Copayment	\$35 Copayment not subject to Deductible	\$40 Copayment not subject to Deductible	\$40 Copayment not subject to Deductible	\$20 Copayment not subject to Deductible	\$15 Copayment	\$35 Copayment after Deductible	\$35 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
Tier 3]	\$60 Copayment	\$70 Copayment not subject to Deductible	\$75 Copayment not subject to Deductible	\$75 Copayment not subject to Deductible	\$40 Copayment not subject to Deductible	\$30 Copayment	\$70 Copayment after Deductible	\$70 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
[Up to a 90-day supply]											
Tier 1	\$25 Copayment	\$25 Copayment not subject to Deductible	\$37.50 Copayment not subject to Deductible	\$37.50 Copayment not subject to Deductible	\$22.50 Copayment not subject to Deductible	\$15 Copayment	\$25 Copayment after Deductible	\$25 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	[See benefit for description ]
Tier 2	\$75 Copayment	\$87.50 Copayment not subject to Deductible	\$100 Copayment not subject to Deductible	\$100 Copayment not subject to Deductible	\$50 Copayment not subject to Deductible	\$37.50 Copayment	\$87.50 Copayment after Deductible	\$87.50 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
Tier 3]	\$150 Copayment	\$175 Copayment not subject to Deductible	\$187.50 Copayment not subject to Deductible	\$187.50 Copayment not subject to Deductible	\$100 Copayment not subject to Deductible	\$75 Copayment	\$175 Copayment after Deductible	\$175 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
Enteral Formulas											
Tier 1	\$10 Copayment	\$10 Copayment not subject to Deductible	\$15 Copayment not subject to Deductible	\$15 Copayment not subject to Deductible	\$9 Copayment not subject to Deductible	\$6 Copayment	\$10 Copayment after Deductible	\$10 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Tier 2	\$30 Copayment	\$35 Copayment not subject to Deductible	\$40 Copayment not subject to Deductible	\$40 Copayment not subject to Deductible	\$20 Copayment not subject to Deductible	\$15 Copayment	\$35 Copayment after Deductible	\$35 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
Tier 3	\$60 Copayment	\$70 Copayment not subject to Deductible	\$75 Copayment not subject to Deductible	\$75 Copayment not subject to Deductible	\$40 Copayment not subject to Deductible	\$30 Copayment	\$70 Copayment after Deductible	\$70 Copayment after Deductible	0% Coinsurance after Deductible	\$0 Copayment	

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Silver 73</b>	<b>Silver 87</b>	<b>Silver 94</b>	<b>Bronze</b>	<b>Bronze HSA</b>	<b>Catastrophic</b>	<b>AI/AN CSR 100-300% FPL</b>	<b>Limits</b>
<b>WELLNESS BENEFITS</b>											
[Gym Reimbursement]	[Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for [Spouse; covered Dependents]] [Not applicable]	[Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for [Spouse; covered Dependents]] [Not applicable]	[Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for [Spouse; covered Dependents]]	[Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for [Spouse; covered Dependents]]	[Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for [Spouse; covered Dependents]]	[Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for [Spouse; covered Dependents]]	[Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for [Spouse; covered Dependents]]	[Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for [Spouse; covered Dependents]]	[Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for [Spouse; covered Dependents]]		[Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for [Spouse; covered Dependents]]
<b>PEDIATRIC [DENTAL and] VISION CARE</b>											<b>Limits</b>
<b>[Pediatric Dental Care]</b> <ul style="list-style-type: none"> <li>[Preventive Dental Care]</li> <li>[Routine Dental Care]</li> <li>[Major Dental Care (Oral Surgery, Endodontics, Periodontics and Prosthodontics )]</li> <li>[Orthodontics]</li> </ul> <b>[Orthodontics and major dental</b>	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	[One (1) dental exam and cleaning per six (6) month period]  [Full mouth x-rays or panoramic x-rays at 36-month intervals and bitewing x-rays at six (6) month intervals]
	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	

**ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)**

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
<b>require [Preauthorization ; Referral]]</b>											
<b>Pediatric Vision Care</b> • Exams  • Lenses and Frames  • Contact Lenses  [Contact lenses require [Preauthorization ; Referral]]	\$15 Copayment	\$25 Copayment after Deductible	\$30 Copayment after Deductible	\$30 Copayment after Deductible	\$15 Copayment after Deductible	\$10 Copayment	\$50 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	One (1) exam per [12-month period; Plan Year; calendar year]  One (1) prescribed lenses and frames per [12-month period; Plan Year; calendar year]
	10% Coinsurance	20% Coinsurance after Deductible	30% Coinsurance after Deductible	25% Coinsurance after Deductible	10% Coinsurance after Deductible	5% Coinsurance	50% Coinsurance after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
	10% Coinsurance	20% Coinsurance after Deductible	30% Coinsurance after Deductible	25% Coinsurance after Deductible	10% Coinsurance after Deductible	5% Coinsurance	50% Coinsurance after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	

*{Drafting Note: Insert the provision below regarding eligible American Indians for individual schedules of benefits only if separate schedules of benefits are not used for American Indians over 300% of the federal poverty level (known as the limited cost-sharing plan variation).}*

[Eligible American Indians, as determined by the NYSOH, are exempt from Cost-Sharing requirements when Covered Services are rendered by an Indian Health Service, Indian Tribe, Tribal Organization or Urban Indian Organization, or through Referral under contract health services.]

[All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider’s failure to obtain a required Preauthorization. However, if services are not Covered under the [Certificate; Contract; Policy], You will be responsible for the full cost of the services.]

*{Drafting Note: HMOs and gatekeeper EPO products may not impose preauthorization requirements on the member for in-network coverage. Only include preauthorization language if applicable. If plans only require preauthorization for certain services or items (e.g., specific DME items), they must list those specific services or items in the schedule.}*

## ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (7/20/2023)

### ADDITIONAL STANDARD PLAN INSTRUCTIONS:

#### 1. **Platinum, Gold, Silver, Silver CSR, and non-HSA Compliant Bronze Plans:**

- For an inpatient admission, the inpatient facility copayment applies per admission. If surgery is performed, a surgeon copayment applies. If a maternity delivery is performed, a maternity delivery copayment applies (if this copayment has not already been collected as part of another maternity claim). There are no additional copayments for diagnostic tests, medical supplies, in-hospital physician visits, anesthesia, assistant surgeon, other staff doctors, etc. For a maternity stay, the inpatient facility copayment covers charges for the mother and newborn.
- The inpatient facility copay per admission is waived for a readmission within 90 days of a previous discharge for the same or a related condition.

2. **Gold and HSA Compliant Bronze Plans:** The deductible must be met first, and then the copayment or coinsurance is applied to the remainder of the allowed amount until the out-of-pocket limit is reached.

3. **Non-HSA Compliant Standard Bronze Plan:** Any combination of three visits indicated below are covered before the deductible, subject to the applicable copayments. The copayments paid for the three visits does not count towards the deductible. After the first three visits and for all other services, the deductible must be met, and then the copayment or coinsurance is applied to the remainder of the allowed amount until the out-of-pocket limit is reached. These three visits are in addition to the ACA mandated preventive services for which no cost-sharing can apply. The following visits (or any combination), performed in person or using telehealth, are counted towards the three visits: primary care visits, specialist visits (including allergy visits and visits for second opinions), outpatient mental health visits, outpatient substance use disorder visits, ABA visits, and chiropractic care visits. Urgent care and office surgery do not count towards the three visits.

4. **Standard Silver Plan and Silver 73 and 87 CSR Plans:** One visit indicated below is covered before the deductible, subject to the applicable copayment. The copayment paid for the one visit does not count towards the deductible. After the first visit and for all other services, the deductible must be met, and then the copayment or coinsurance is applied to the remainder of the allowed amount until the out-of-pocket limit is reached. This visit is in addition to the ACA mandated preventive services for which no cost-sharing can apply. Any of the following types of visits, performed in person or using telehealth, counts towards the one pre-deductible visit: a primary care visit, specialist visit (including allergy visit and a visit for second opinions), outpatient mental health visit, outpatient substance use disorder visit, ABA visit, or chiropractic care visit. Urgent care and office surgery do not count towards the one visit.

5. **Catastrophic Plan:** The plan must include three primary care visits per calendar year not subject to the deductible. These three primary care visits are in addition to the ACA mandated preventive services for which no cost sharing can apply. These three primary care visits are covered in full (i.e., no cost-sharing). For purposes of using these three primary care visits to which the deductible does not apply, a primary care visit is defined as a visit to a provider whose primary specialty is in family medicine, internal medicine, pediatric medicine, obstetrics/gynecology, or outpatient mental/behavior health services or substance use disorder services.

6. If the copayment payable is more than the allowed amount, the copayment is reduced to the allowed amount.

7. The out-of-pocket limit is an aggregate over all covered services (medical, pediatric dental, pediatric vision, and prescription drugs) and includes the deductible.

8. **Deductibles:** The deductible is per calendar year for individual plans and per calendar year or plan year (an option of the insurer) for small group plans.

- Platinum, Gold, Silver and Silver CSR Plans: The deductible applies to medical, pediatric dental, and pediatric vision services and does not apply to prescription drugs.
- Bronze and Catastrophic plans: The deductible applies to all services combined (medical, pediatric dental, pediatric vision, and prescription drugs).
- The family deductible is two times the single deductible; the family out-of-pocket limit is two times the single out-of-pocket limit. For non-HSA compliant plans, each family member is subject to a maximum deductible equal to the single deductible and to a out-of-pocket limit equal to the single out-of-pocket limit. Once all members of the family in aggregate meet the family deductible amount (or family out-of-pocket limit amount), then no family member needs to accumulate any more dollars toward the deductible (or out-of-pocket limit).