

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
Deductible • Individual • Family	None None	\$600 \$1,200	\$2,100 \$4,200	\$1,855 \$3,710	\$350 \$700	None None	\$3,800 \$7,600	\$5,500 \$11,000	\$9,200 \$18,400	None None	
Out-of-Pocket Limit • Individual • Family	\$2,000 \$4,000	\$7,900 \$15,800	\$9,200 \$18,400	\$7,350 \$14,700	\$3,050 \$6,100	\$1,075 \$2,150	\$9,200 \$18,400	\$8,050 \$16,100	\$9,200 \$18,400	\$0 \$0	
OFFICE VISITS											
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

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
[[Preauthorization; Referral] required]			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				
PREVENTIVE CARE											Limits
• 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	

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits	
• 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		
• Prostate 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		
• 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 [Referral required]	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)	
EMERGENCY CARE											Limits	
Emergency Ambulance Transportation (Pre-Hospital Emergency)	\$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	

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
Medical Services and Emergency Transportation including Air Ambulance)											
Non-Emergency Ambulance Services (Ground and Air Ambulance) [[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	\$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
	Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Coinsurance	Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Coinsurance	
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
PROFESSIONAL SERVICES and OUTPATIENT CARE											Limits
Advanced Imaging Services											See benefit for

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<ul style="list-style-type: none"> Performed in a Specialist Office Performed in a Freestanding Radiology Facility Performed as Outpatient Hospital Services 	\$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	description
<p>[[Preauthorization; Referral] required]</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	
<ul style="list-style-type: none"> Performed in a PCP Office 	\$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, or outpatient MH/SUD or any combination thereof);	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	
<ul style="list-style-type: none"> Performed in a 	\$35 Copayment	\$40 Copayment	\$65 Copayment	\$65 Copayment	\$35 Copayment	\$20 Copayment	\$75 Copayment not	50% Coinsurance	0% Coinsurance	\$0	

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Specialist Office [[Preauthorization; Referral] required]		after Deductible	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) \$65 Copayment after Deductible for additional visits	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) \$65 Copayment after Deductible for additional visits	not subject to Deductible (and does not count towards the Deductible) for first visit (PCP, or Specialist, Allergy Testing and Treatment, Chiropractic Services, Second Opinions, ABA Treatment, or outpatient MH/SUD) \$35 Copayment after Deductible for additional visits		subject to Deductible (and does not count towards the Deductible) for first 3 visits (PCP, Specialist, outpatient MH/SUD or any combination thereof); \$75 Copayment after Deductible for additional visits	after Deductible	after Deductible	Copayment	
Ambulatory Surgical Center Facility Fee [[Preauthorization; Referral] required]	\$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) [[Preauthorization; Referral] required]	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 • Performed in a Specialist Office	\$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

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	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
<ul style="list-style-type: none"> Performed as Outpatient Hospital Services Performed as Inpatient Hospital Services <p>[[Preauthorization; Referral] required]</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>Chemotherapy and Immunotherapy</p> <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed as Outpatient Hospital Services [Performed at Home] <p>[[Preauthorization; Referral] required]</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	See benefit for description
Chiropractic Services	\$35 Copayment	\$40 Copayment after Deductible	\$65 Copayment not subject to Deductible (and does not count towards the Deductible) for	\$65 Copayment not subject to Deductible (and does not count towards the Deductible) for	\$35 Copayment not subject to Deductible (and does not count towards the Deductible) for	\$20 Copayment	\$75 Copayment not subject to Deductible (and does not count towards the Deductible) for first	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
[[Preauthorization; Referral] required]			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	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	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		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				
Clinical Trials [[Preauthorization; Referral] required]	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"> Performed in a PCP Office Performed in a Specialist Office Performed as Outpatient Hospital Services [[Preauthorization; Referral] required]	\$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"> Performed in a 	\$15 Copayment	\$25 Copayment	\$30 Copayment	\$30 Copayment	\$15 Copayment	\$10 Copayment	\$50 Copayment	50% Coinsurance	0% Coinsurance	\$0	See benefit for

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PCP Office <ul style="list-style-type: none"> Performed in a Specialist Office Performed in a Freestanding Center Performed as Outpatient Hospital Services [Performed at Home] [[Preauthorization; Referral] required]	\$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	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	description [Dialysis performed by Non-Participating Providers is limited 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.]
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) [[Preauthorization; Referral] required]	\$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
Home Health Care [[Preauthorization; Referral] required]	\$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
Infertility Services	Use Cost-Sharing for appropriate service (Office	Use Cost-Sharing for appropriate service (Office	Use Cost-Sharing for appropriate service (Office	Use Cost-Sharing for appropriate service (Office	Use Cost-Sharing for appropriate service (Office	Use Cost-Sharing for appropriate service (Office	Use Cost-Sharing for appropriate service (Office	Use Cost-Sharing for appropriate service (Office	Use Cost-Sharing for appropriate service (Office	Use Cost-Sharing for appropriate	See benefit for description

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
[[Preauthorization; Referral] required]	Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)
Infusion Therapy <ul style="list-style-type: none"> • Performed in a PCP Office • Performed in Specialist Office • Performed as Outpatient Hospital Services • Home Infusion Therapy [[Preauthorization; Referral] required]	\$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 [[Preauthorization; Referral] required]	\$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											See benefit

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	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
Pregnancy <ul style="list-style-type: none"> Abortion Services 	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	for description
Laboratory Procedures <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in a Freestanding Laboratory Facility Performed as Outpatient Hospital Services 	\$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
<ul style="list-style-type: none"> Performed in a Specialist Office 	\$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"> Performed in a Freestanding Laboratory Facility 	\$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"> Performed as Outpatient Hospital Services 	\$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	
[[Preauthorization; Referral] required]											
Maternity and Newborn Care <ul style="list-style-type: none"> Prenatal Care provided in accordance with the comprehensive guidelines supported 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	See benefit for description
<ul style="list-style-type: none"> Prenatal Care 	Use Cost-Sharing	Use Cost-Sharing	Use Cost-Sharing	Use Cost-Sharing	Use Cost-Sharing	Use Cost-Sharing	Use Cost-Sharing	Use Cost-Sharing	Use Cost-Sharing	Use Cost-Sharing	

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
<p>that is not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA</p> <ul style="list-style-type: none"> Inpatient Hospital Services [and Birthing Center] Physician and Midwife Services for Delivery Breastfeeding Support, Counseling and Supplies, Including Breast Pumps Postnatal Care Postnatal Care provided in Accordance with the comprehensive guidelines supported by USPSTF and HRSA 	<p>for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)</p> <p>\$500 Copayment per admission</p> <p>\$100 Copayment</p> <p>Covered in full</p> <p>Covered in full</p>	<p>for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; 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>Covered in full</p>	<p>for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory 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>Covered in full</p>	<p>for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory 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>Covered in full</p>	<p>for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory 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>Covered in full</p>	<p>for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)</p> <p>\$100 Copayment per admission</p> <p>\$25 Copayment</p> <p>Covered in full</p> <p>Covered in full</p>	<p>for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory 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>Covered in full</p>	<p>for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)</p> <p>50% Coinsurance after Deductible</p> <p>50% Coinsurance after Deductible</p> <p>Covered in full</p> <p>Covered in full</p>	<p>for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)</p> <p>0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p> <p>Covered in full</p> <p>Covered in full</p>	<p>Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory</p> <p>\$0 Copayment</p> <p>\$0 Copayment</p> <p>Covered in full</p> <p>Covered in full</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>Covered in full</p> <p>Covered in full</p>

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
<ul style="list-style-type: none"> Postnatal Care that is Not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA <p>[Preauthorization required] [for inpatient services; breast pump]</p>	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
<p>Outpatient Hospital Surgery Facility Charge</p> <p>[[Preauthorization; Referral] required]</p>	\$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
<p>Preadmission Testing</p> <p>[[Preauthorization; Referral] required]</p>	\$0 Copayment	\$0 Copayment after Deductible	\$0 Copayment after Deductible	\$0 Copayment after Deductible	\$0 Copayment after Deductible	\$0 Copayment after Deductible	\$0 Copayment after Deductible	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description
<p>Prescription Drugs Administered in Office [or Outpatient Facilities]</p> <ul style="list-style-type: none"> Performed in a PCP Office 	Included as part of the PCP office visit Cost-Sharing	Included as part of the PCP office visit Cost-Sharing	Included as part of the PCP office visit Cost-Sharing	Included as part of the PCP office visit Cost-Sharing	Included as part of the PCP office visit Cost-Sharing	Included as part of the PCP office visit Cost-Sharing	Included as part of the PCP office visit Cost-Sharing	Included as part of the PCP office visit Cost-Sharing	Included as part of the PCP office visit Cost-Sharing	Included as part of the PCP office visit Cost-Sharing	See benefit for description

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
<ul style="list-style-type: none"> Performed in Specialist Office [Performed in Outpatient Facilities] <p>[[Preauthorization; Referral] required]</p>	Included as part of the Specialist office visit Cost-Sharing	Sharing Included as part of the Specialist office visit Cost-Sharing	Included as part of the Specialist office visit Cost-Sharing	Included as part of the Specialist office visit Cost-Sharing	Included as part of the Specialist office visit Cost-Sharing	Included as part of the Specialist office visit Cost-Sharing	Included as part of the Specialist office visit Cost-Sharing	Included as part of the Specialist office visit Cost-Sharing	Included as part of the Specialist office visit Cost-Sharing	Included as part of the Specialist office visit Cost-Sharing	
	\$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>Diagnostic Radiology Services</p> <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in a Freestanding Radiology Facility Performed as Outpatient Hospital Services <p>[[Preauthorization; Referral] required]</p>	\$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	See benefit for description
	\$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	
	\$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	
	\$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	
<p>Therapeutic Radiology Services</p> <ul style="list-style-type: none"> Performed in a 	\$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 (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
Specialist Office • Performed in a Freestanding Radiology Facility • Performed as Outpatient Hospital Services [[Preauthorization; Referral] required]	\$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	
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) [[Preauthorization; Referral] required]	\$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 Covered following a Hospital stay or surgery
[Retail Health Clinic Care) [[Preauthorization; Referral] required]	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	[See benefit for description]
Second Opinions on the Diagnosis of Cancer,	\$35 Copayment	\$40 Copayment after Deductible	\$65 Copayment not subject to Deductible for	\$65 Copayment not subject to Deductible for	\$35 Copayment not subject to Deductible for	\$20 Copayment	\$75 Copayment not subject to Deductible for first	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	See benefit for description

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
Surgery and Other [[Preauthorization; Referral] required]			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	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	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		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				
Surgical Services (including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive and Corrective Surgery; and Transplants) <ul style="list-style-type: none"> Inpatient Hospital Surgery Outpatient Hospital Surgery Surgery Performed at an Ambulatory Surgical Center Office 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 [All transplants must be performed at designated Facilities]
	\$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	
	\$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	
	\$15 Copayment when performed by PCP;	\$25 Copayment after Deductible when performed	\$30 Copayment after Deductible when performed	\$30 Copayment after Deductible when performed	\$15 Copayment after Deductible when performed	\$10 Copayment when performed by PCP;	\$50 Copayment after Deductible when performed by	50% Coinsurance after Deductible	0% Coinsurance after Deductible	\$0 Copayment	

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	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
[[Preauthorization; Referral] required]	\$35 Copayment when performed by Specialist	by PCP; \$40 Copayment after Deductible when performed by Specialist	by PCP; \$65 Copayment after Deductible when performed by Specialist	by PCP; \$65 Copayment after Deductible when performed by Specialist	by PCP; \$35 Copayment after Deductible when performed by Specialist	\$20 Copayment when performed by Specialist	PCP; \$75 Copayment after Deductible when performed by Specialist				
[Telemedicine Program]	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	[See benefit for description]
ADDITIONAL SERVICES, EQUIPMENT and DEVICES											Limits
Diabetic Equipment, Supplies and Self-Management Education <ul style="list-style-type: none"> Diabetic Equipment and Supplies (30-day supply) Diabetic Insulin Diabetic Education [[Preauthorization; Referral] required] [for insulin pump]	\$15 Copayment Covered in full \$15 Copayment	\$25 Copayment after Deductible Covered in full \$25 Copayment after Deductible	\$30 Copayment after Deductible Covered in full \$30 Copayment after Deductible	\$30 Copayment after Deductible Covered in full \$30 Copayment after Deductible	\$15 Copayment after Deductible Covered in full \$15 Copayment after Deductible	\$10 Copayment Covered in full \$10 Copayment	\$50 Copayment after Deductible Covered in full \$50 Copayment after Deductible	50% Coinsurance after Deductible Covered in full 50% Coinsurance after Deductible	0% Coinsurance after Deductible 0% Coinsurance after Deductible 0% Coinsurance after Deductible	\$0 Copayment Covered in full \$0 Copayment	See benefit for description
Durable Medical Equipment and Braces	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

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
Hospice Care • Inpatient • Outpatient [[Preauthorization; Referral] required]	\$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 [[Preauthorization; Referral] required]	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 • Internal [[Preauthorization; Referral] required]	10% Coinsurance Included as part of inpatient Hospital Cost-Sharing	20% Coinsurance after Deductible Included as part of inpatient Hospital Cost-Sharing	30% Coinsurance after Deductible Included as part of inpatient Hospital Cost-Sharing	25% Coinsurance after Deductible Included as part of inpatient Hospital Cost-Sharing	10% Coinsurance after Deductible Included as part of inpatient Hospital Cost-Sharing	5% Coinsurance Included as part of inpatient Hospital Cost-Sharing	50% Coinsurance after Deductible Included as part of inpatient Hospital Cost-Sharing	50% Coinsurance after Deductible 50% Coinsurance after Deductible	0% Coinsurance after Deductible 0% Coinsurance after Deductible	\$0 Copayment \$0 Copayment	One (1) prosthetic device, per limb, per lifetime with coverage for repairs and replacements Unlimited; See benefit for description
INPATIENT SERVICES and											Limits

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
FACILITIES											
Autologous Blood Banking [[Preauthorization; Referral] required [in outpatient settings]]	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
Inpatient Hospital for a Continuous Confinement (including an Inpatient Stay for Mastectomy Care, Cardiac and Pulmonary Rehabilitation, and End of Life Care) [[Preauthorization; Referral] required. However, Preauthorization is not required for emergency admissions or services provided in a neonatal intensive care unit of a Hospital certified pursuant to Article 28 of the Public Health Law.]]	\$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
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	\$500 Copayment per admission	\$1,000 Copayment after Deductible per	\$1,500 Copayment after Deductible per	\$1,500 Copayment after Deductible per	\$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]

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
Pulmonary Rehabilitation) [[Preauthorization; Referral] required]		admission	admission	admission							
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] 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 Speech and physical therapy are only Covered following a Hospital stay or surgery
MENTAL HEALTH and SUBSTANCE USE DISORDER SERVICES											Limits
Inpatient Mental Health Care for a continuous confinement when	\$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

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
in a Hospital or Residential Facility [[Preauthorization; Referral] required. However, Preauthorization is not required for emergency admissions or for admissions at participating Hospitals or crisis residential facilities licensed or operated by OMH.]											
Outpatient Mental Health Care (including Partial Hospitalization and Intensive Outpatient Program Services) [[Preauthorization; Referral] required. However,	\$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 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 (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
Preauthorization is not required for participating crisis stabilization centers licensed by OMH.]											
ABA Treatment for Autism Spectrum Disorder [[Preauthorization; Referral] required]	\$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% Coinsurance after Deductible	\$0 Copayment	See benefit for description
Assistive Communication Devices for Autism Spectrum Disorder [[Preauthorization; Referral] required]	\$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
Inpatient Substance Use Services for a continuous	\$500 Copayment per admission	\$1,000 Copayment after Deductible per	\$1,500 Copayment after Deductible per	\$1,500 Copayment after Deductible per	\$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

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
confinement when in a Hospital (including Residential Treatment) [[Preauthorization; Referral] required. However, Preauthorization is not required for emergency admissions or for participating Facilities licensed, certified or otherwise authorized by OASAS.]		admission	admission	admission							
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 (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
Opioid Treatment Programs [[Preauthorization; Referral] required. However, Preauthorization is not required for participating Facilities licensed certified or otherwise authorized by OASAS.]	Covered in full	Covered in full after Deductible	\$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) Covered in full after Deductible for additional visits	\$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) Covered in full after Deductible for additional visits	\$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) Covered in full after Deductible for additional visits	Covered in full	\$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) Covered in full after Deductible for additional visits	Covered in full after Deductible	Covered in full after Deductible	\$0 Copayment	
PRESCRIPTION DRUGS *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].											Limits
Retail Pharmacy											
30-day supply											See benefit

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
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	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	
[Mail Order Pharmacy]											
[Up to a 30-day supply]											

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
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	
WELLNESS											

ATTACHMENT B: STANDARD PLAN COST-SHARING CHART (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
BENEFITS											
[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]]
PEDIATRIC [DENTAL and] VISION CARE											Limits
[Pediatric Dental Care] <ul style="list-style-type: none"> • [Preventive Dental Care] • [Routine Dental Care] • [Major Dental Care (Oral Surgery, Endodontics, Periodontics and Prosthodontics)] • [Orthodontics] [Orthodontics and major dental require Preauthorization]	\$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 (5/7/2024)

	Platinum	Gold	Silver	Silver 73	Silver 87	Silver 94	Bronze	Bronze HSA	Catastrophic	AI/AN CSR 100-300% FPL	Limits
; Referral]]											
Pediatric Vision Care <ul style="list-style-type: none"> • 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]

{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 (5/7/2024)

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).