

## Andrews University 2021-2022 Plan Year

	Premier Plan		Standard Plan		High Ded/HSA Plan**	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible*</b>						
Per Covered Person	\$500	\$3,000	\$650	\$3,000	\$1,450	\$3,000
Per Family	\$1,000	\$6,000	\$1,300	\$6,000	\$2,900	\$6,000
<b>General Benefit / Co-insurance %</b> (Unless specifically stated otherwise)	90%	60%	80%	60%	80%	60%
<b>Co-Insurance Maximum</b>	\$2,850/\$5,700	\$5,000/\$10,000	\$3,700/\$7,400	\$5,000/\$10,000	N/A	N/A
<b>Total Max Out-of-Pocket</b>	\$4,350/\$8,700	N/A	\$5,350/\$10,700	N/A	\$4,250 / \$8,500	\$8,000/\$16,000
<b>Preventive Care</b>	100%		100%		100%	
<b>Physician Care</b>						
Office Visits	\$20	60%*	\$30	60%*	80%*	60%*
Virtual Visits	\$0	60%*	\$0	60%*	\$59	60%*
Specialist Office Visit	\$20	60%*	\$30	60%*	80%*	60%*
Urgent Care	\$75	60%*	\$75	60%*	80%*	60%*
<b>Emergency Room (Professional)</b>	90%*		80%*		80%*	
<b>Emergency Room (Facility Charge)</b>	\$250		\$250		80%*	
<b>Hospital Care</b>						
Inpatient Services	90%*	60%*	80%*	60%*	80%*	60%*
Outpatient Services	90%*	60%*	80%*	60%*	80%*	60%*
<b>Diagnostic, X-ray &amp; Lab Charges</b>	90%*	60%*	80%*	60%*	80%*	60%*
<b>Preventive Drug List</b>	N/A		N/A		80%*	
<b>Prescription Drugs</b>	OOPM \$2,800/\$5,600		OOPM \$1,800/\$3,600			
Generic Tier 1/Tier 2	\$10 / \$20		\$10 / \$20		20%*	
Brand Tier 3/ Tier 4	\$50 / \$70		\$60 / \$80		20%*	
Specialty Drugs	Specialty Prescription Drugs are eligible; contact the PBM to learn the out of pocket cost that will be charged and other special terms that may apply					

\* Benefit is subject to deductible before coinsurance or copay applies

### Bi-Weekly Employee Contributions

	Premier	Standard	High Ded/HSA	Dental/Vision
<b>Employee Only</b>	<b>\$97</b> / \$202	<b>\$72</b> / \$177	<b>\$31</b> / \$58	\$15
<b>Employee Plus One</b>	<b>\$144</b> / \$249	<b>\$109</b> / \$214	<b>\$53</b> / \$158	\$30
<b>Employee Plus Two or more</b>	<b>\$192</b> / \$297	<b>\$144</b> / \$249	<b>\$67</b> / \$172	\$44

The Bolded number indicates wellness requirements have been met

The above numbers may be rounded/based on 24 bi-weekly pays