



YOUR FLEXIBLE BENEFIT OPTIONS

MEDICAL PLAN NAME	PLUS		CORE		HDHP-HSA	
	CTHS	In-Network	CTHS	In-Network	CTHS	In-Network
Deductible						
Individual	\$500	\$1,000	\$1,000	\$1,500	\$3,300	\$4,100
Family	\$1,000*	\$2,000*	\$2,000*	\$3,000*	\$6,400*	\$8,200*
Annual Out-of-Pocket Max						
Individual	\$4,500		\$6,850		\$5,000	
Family	\$9,000**		\$13,700**		\$10,000**	
Hospitalization	20% (d)	30% (d)	20% (d)	30% (d)	20% (d)	30% (d)
Emergency Room	\$200 copay	30% (d)	\$200 copay	30% (d)	20% (d)	30% (d)
Urgent Care	\$40 copay	\$50 copay	\$40 copay	\$50 copay	20% (d)	30% (d)
Office Visits						
Primary Care Physician Office	\$20 copay	\$30 copay	\$25 copay	\$35 copay	20% (d)	30% (d)
Specialty Care Physician Office	\$40 copay	\$50 copay	\$40 copay	\$50 copay	20% (d)	30% (d)
Physical Therapy	20% (d)	30% (d)	20% (d)	30% (d)	20% (d)	30% (d)
TeleHealth						
Amwell TeleHelth Services	N/A	\$0 copay	N/A	\$0 copay	N/A	0% (d)
Prescription Drug Rider						
Calendar Year Deductible	\$50 – Applies to Brand Name		\$50 – Applies to Brand Name		Integrated with Medical	
Copays	\$15 Preferred Generic, \$30 Brand Formulary, \$60 Brand Non-Formulary		\$15 Preferred Generic, \$30 Brand Formulary, \$60 Brand Non-Formulary		20% (d)	

(d) – Deductible applies

* No individual in a family will pay more than the individual deductible.

** No individual in a family will pay more than the individual out-of-pocket maximum.

NOTE: Copays are not included when calculating the annual deductibles; Copays are included when determining the annual out-of-pocket maximum. For more detailed information please refer to the plan document.

For questions, contact Customer Service at **833.661.3915**