



Selecting a plan?

What you should know before deciding.

	Bronze HMO 6400/50v	Bronze PPO 7150	
	 Scott & White HEALTH PLAN	 INSURANCE COMPANY OF Scott & White	
Benefit	HMO Plan In Network (No Out of Network)	PPO In Network	PPO Out of Network
Plan Coinsurance	80%	100%	50%
Member Coinsurance	20%	0%	50%
Individual Deductible ¹ Family Deductible	\$6,400 \$12,800	\$7,150 \$14,300	\$14,300 \$28,600
Individual Max Out Of Pocket ² Family Max Out Of Pocket	\$7,150 \$14,300	\$7,150 \$14,300	\$14,300 \$28,600
Primary Care Office Visit	\$50 copay (first visit)	\$60 copay (first 2 visits)	Deductible then 50%
Specialist Office Visit	Deductible then 20%	\$100 copay (first 2 visits)	Deductible then 50%
Urgent Care	\$50 copay (first visit)	Deductible then 0%	Deductible then 0%
Emergency Room	Deductible then 20%	Deductible then 0%	Deductible then 0%
Imaging (PET, CT, MRI)	Deductible then 20%	Deductible then 0%	Deductible then 50%
Outpatient Lab and X-Ray	Deductible then 20%	Deductible then 0%	Deductible then 50%
Inpatient Hospitalization	Deductible then 20%	Deductible then 0%	Deductible then 50%
Pharmacy Deductible	None	None	None
Preferred Generic Drugs	\$17 copay	\$40 copay	Deductible then 50%
Preferred Brand Drugs	Deductible then 50%	\$100 copay	Deductible then 50%
Non-Preferred Brand	Deductible then 50%	Deductible then 50%	Deductible then 50%
Specialty Drugs	Deductible then 50%	Deductible then 50%	Deductible then 50%

(1) Deductibles and out-of-pocket responsibility apply per calendar year.

(2) All member responsibility for copays, deductibles, and coinsurance apply to the out-of-pocket maximum.

Preventive medications are covered in full – deductible and coinsurance do not apply.

The PPO plan includes coverage when out-of-network providers are used; however, you will be responsible for any amounts above the allowed charges. These amounts can be billed to you by the provider and do not apply to your annual out-of-pocket maximum under the plan.

SCOTT AND WHITE HEALTH PLAN and the INSURANCE COMPANY OF SCOTT AND WHITE ARE QUALIFIED HEALTH PLAN ISSUERS.