

**Educators Health Alliance**  
**2014-15 Benefit Summary for \$1,650 Deductible Dual Choice Plan**

Benefit Item	Preferred	Non-Preferred
<b>Subgroups with the \$500, \$750, \$950, or \$1,250 May Choose This Plan as a Dual Option</b>		
Individual Deductible	\$1,650	\$1,650
Family Deductible Maximum	\$3,300	\$3,300
<b>Coinsurance</b>	30%	40%
Individual Out-of-Pocket Maximum	\$6,150	\$10,650
Family Out-of-Pocket Maximum	\$12,300	\$21,300
<i>Combined Maximum Includes Deductible, Coinsurance, and Copays for all Services Including Prescription Drugs</i>		
<b>Lifetime Maximum</b>	Unlimited	
<b>Office Visit Copay</b>		
Primary Copay	\$45	Ded & Coins
Specialist Copay	\$65	Ded & Coins
<b>Inpatient Hospital</b>	Ded & Coins	
<b>Outpatient Hospital</b>	Ded & Coins	
<b>Emergency Services</b>		
Urgent Care	\$65 Copay, Ded & Coins	
Emergency Room	\$90 Copay, Ded & Coins	
<b>Prescription Drugs</b>		
Generic Copay	30% Coins (\$7 minimum, \$30 maximum)	
Formulary Brand Copay	30% Coins (\$35 minimum, \$70 maximum)	
Non-Formulary Brand Copay	50% Coins (\$60 minimum, \$90 maximum)	
In Network Specialty Copay (30 Day Supply)	25% Coins (\$50 minimum, \$100 maximum)	
Out of Network Specialty Copay (30 Day Supply)	50% Coins (\$150 minimum, \$300 maximum)	
Formulary Diabetic Supplies	20%	
Non-Formulary Diabetic Supplies	30%	
Ostomy Supplies	20%	
Mail Order Maximum	180 Days Supply	
Mail Order Copay	1 Copay per 30 Days Supply with 5 Copay Maximum	
Preauthorization Programs Included	Gastroprotective NSAIDs and Proton Pump Inhibitors	
<b>Preventive Services</b>	Covered at 100%	Ded & Coins
<b>Mental Health and Substance Abuse</b>		
Inpatient	Ded & Coins	
Outpatient	Ded & Coins	