COST SHARE SCHEDULE

OGB MEDICAL HOME HMO PLAN
EFFECTIVE JANUARY 1, 2022

MEDICAL MEMBER COST SHARE	
In-Network Medical Deductible	**$400 Individual** **$800 Individual + 1 family member** **$1,200 Family (Individual + 2 or more family members)** ***Retirees prior to 3/1/2015 (with or without Medicare):*** **$0 Individual** **$0 Individual + 1 family member** **$0 Family (Individual + 2 or more family members)**
Out-of-Network Medical Deductible	**$2,000 Individual** **$4,000 Individual + 1 family member** **$6,000 Family (Individual + 2 or more family members)**
Cost Share after Applicable Medical Deductible	**In-Network Benefits: See Below** **Out-of-Network Benefits: 50% Co-insurance based on the Vantage Allowable, may be balance-billed**
In-Network Medical Out-of-Pocket Maximum *(includes In-Network Medical Deductible)*	**$3,500 Individual** **$6,000 Individual + 1 family member** **$8,500 Family (Individual + 2 or more family members)** ***Retirees prior to 3/1/2015 (with or without Medicare):*** **$2,000 Individual** **$3,000 Individual + 1 family member** **$4,000 Family (Individual + 2 or more family members)**
Out-of-Network Out-of-Pocket Maximum	**Not applicable.**
Out-of-Network Benefit Maximum	**$5,000 Individual** **$15,000 Individual + 1 family member** **$15,000 Family (Individual + 2 or more family members)**

AFFINITY HEALTH NETWORK (AHN)

This Plan includes a preferred provider network, Affinity Health Network (AHN), which has lower copayments for certain Covered Services as indicated by "AHN" below.

IN-NETWORK PROVIDERS

Physician Office Services	
Primary Care Provider (AHN PCP)	**$20** AHN PCP office visit Co-payment
Primary Care Provider (PCP)	**$40** PCP office visit Co-payment
Chiropractor	**$40** Chiropractor office visit Co-payment
Specialty Care (AHN)	**$45** AHN Specialty Care office visit Co-payment
Specialty Care	**$65** Specialty Care office visit Co-payment
Office Diagnostic Services *(excludes Major Diagnostic testing and ultrasounds)*	100% coverage
Lab Services	100% coverage
Major Diagnostic Testing and Ultrasounds (AHN)	**$25** AHN Co-payment per test
Major Diagnostic Testing and Ultrasounds	**$50** Co-payment per test

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In-Network Covered Services:	In-Network Benefit:
Maternity-Related Services	
Office Visit	**$20** AHN or **$40** office visit Co-payment (initial visit only)
Office Diagnostic Services *(excludes Major Diagnostic testing and ultrasounds)*	100% coverage
Lab Services	100% coverage
Initial Ultrasounds	100% coverage for initial 2 ultrasounds
Major Diagnostic Testing/Additional Ultrasounds (AHN)	**$25** AHN Co-payment per test
Major Diagnostic Testing/Additional Ultrasounds	**$50** Co-payment per test
Wellness & Preventive Care	
Annual Examination	100% coverage
Immunizations & Vaccines	100% coverage
Men's, Women's and Children's Health	100% coverage
Inpatient Hospital Services	
Inpatient Semi-Private Room (AHN)	**$100** AHN Co-payment per day for days 1-3, **$300** max per stay
Inpatient Semi-Private Room	**$250** Co-payment per day for days 1-3, **$750** max per stay
Physician Services	100% coverage*
Outpatient Hospital Services	
Observation Stay (AHN)	**$100** AHN Co-payment per day for days 1-3, **$300** max per stay
Observation Stay	**$250** Co-payment per day for days 1-3, **$750** max per stay
Physician Services	100% coverage*
Ambulatory Surgery (ASU)/Outpatient Surgery (AHN)	**$100** AHN Co-payment
Ambulatory Surgery (ASU)/Outpatient Surgery	**$250** Co-payment
Major Diagnostic Testing and Ultrasounds (AHN)	**$25** AHN Co-payment per test
Major Diagnostic Testing and Ultrasounds	**$50** Co-payment per test
Lab Services	100% coverage
Other Hospital Outpatient Services	100% coverage*
Emergency Medical Services	
Emergency Room	**$200** Co-payment per visit (waived if admitted)
Physician Services	100% coverage*
Ambulance	**$50** Co-payment for ground ambulance per trip; **$250** Co-payment for air ambulance per trip
Durable Medical Equipment and Supplies	**20%** Co-insurance* up to $5,000 of the Vantage Allowable; 100% covered after first $5,000 of the Vantage Allowable
After-Hours/Walk-In Clinics (AHN)	**$20** AHN PCP office visit Co-payment
After-Hours/Walk-In Clinics (Diagnostic services may be subject to Deductible.)	**$40** PCP office visit Co-payment
Urgent Care Services	**$65** Co-payment per visit
Extended Care Facilities	
Long-Term Acute Care Facility	**$250** Co-payment per day for days 1-3, **$750** max per stay
Rehabilitation Facility	
Skilled Nursing Facility	
Extended Care Facilities Physician Services	100% coverage*

Covered services that *are* subject to the In-Network Medical Deductible.

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In-Network Covered Services:	In-Network Benefit:
Other Covered Services	
Allergenic Testing	**20%** Co-insurance*
Autism Spectrum Disorders	**$20** AHN or **$40** office visit Co-payment
Cardiac Rehabilitation	**$45** AHN or **$65** Co-payment
Chemotherapy/Radiation Therapy (Office)	**$65** Co-payment
Chemotherapy/Radiation Therapy (Outpatient)	100% coverage*
Diabetes Management	**$20** AHN or **$40** office visit Co-payment
Dialysis	100% coverage*
Home Health Care	100% coverage*
Hospice	100% coverage*
Nutritional Counseling	**$20** AHN or **$40** office visit Co-payment
Occupational and Speech Therapy	**$20** AHN or **$40** office visit Co-payment
Physical Therapy	**$20** AHN or **$40** office visit Co-payment
Mental Health and Alcohol & Chemical Dependency Services	
Outpatient Mental Health Services	**$20** AHN or **$ 40** PCP office visit Co-payment
Inpatient Mental Health Services	**$250** Co-payment per day for days 1-3, **$750** max per stay
Outpatient Alcohol & Chemical Dependency	**$40** PCP office visit Co-payment
Inpatient Alcohol & Chemical Dependency	**$250** Co-payment per day for days 1-3, **$750** max per stay
Inpatient Physician Services	100% coverage*
Vision Services	
Routine Vision Exam	**$45** AHN or **$65** Specialty Care office visit Co-payment
Glasses and Contacts	**50%** Co-insurance; **$100** max benefit
Dental Services	
Preventive Dental Exam and Cleaning	100% coverage of the Vantage Allowable
Comprehensive Dental Services	**50%** Co-insurance; **$500** maximum benefit
Approved Transplant Services	Applicable Inpatient or ASU/Outpatient Surgery Co-payment
Approved Transplant Physician Services	100% coverage*

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PRESCRIPTION DRUG MEMBER COST SHARE

Prescription Drug Deductible	**No Prescription Drug Deductible.**
In-Network Retail Prescription Drugs (30-day supply)	
Tier I Prescription Drugs:	
• Preferred Pharmacies	**100%** coverage
• All other Pharmacies	**$15** Co-payment per prescription up to 30-day supply
Tier II Prescription Drugs:	**$40** Co-payment per prescription up to 30-day supply
Tier III Prescription Drugs	**$75** Co-payment per prescription up to 30-day supply
Tier IV Prescription Drugs:	**$100** Co-payment per prescription up to 30-day supply
Tier V Prescription Drugs:	**$150** Co-payment per prescription up to 30-day supply
Tier VI Preventive Prescription Drugs:	**100%** coverage
Mail Order Prescription Drugs:	
Tier I Prescription Drugs:	
• Affinity Health Network – Saint John Pharmacy	100-day supply for **$0** AHN Co-payment
• Other Pharmacies	Prescription Drug Co-payments apply. 30-day supply for 1 Co-payment 60-day supply for 2 Co-payments 100-day supply for 3 Co-payments
Tiers II, III and IV: *All Pharmacies*	30-day supply for 1 Co-payment 60-day supply for 2 Co-payments 100-day supply for 3 Co-payments
Tier V:	30-day supply for 1 Co-payment 60-day and 100-day supplies are not available.
Tier VI:	**100%** coverage
Diabetic Supplies and Meters:	
Preferred Pharmacies	**$0** Co-payment
All Other Pharmacies	Prescription Drug Co-payments apply.

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