

Augustana College

Health Insurance Plan Benefits – 2018 - 19

Augustana College Health Care Plan	PPO Plan (In-Network)**
Deductible (per calendar year)	\$1250 single/\$2500 family*
<u>Preventive Services:</u> Adult Wellness Care Child Wellness Care	No co-pay No co-pay
<u>Physician Services:</u> Office Visits Specialist Visits Home Visits Nursing Facility Visits Allergy Testing Hospital Visits Surgical Procedures: Inpatient/Outpatient Maternity and Newborn	\$30 co-pay \$50 co-pay 20% co-pay 20% co-pay 20% co-pay 20% co-pay 20% co-pay 20% co-pay
<u>Hospital Services:</u> Inpatient Outpatient Maternity Emergency	20% co-pay 20% co-pay 20% co-pay \$150 per visit
Home Health Care Outpatient Physical Therapy Durable Medical Equipment & Prosthetic Appliances Skilled Nursing Facility Services Emergency Ambulance Services Chiropractic Services (up to 25 visits per calendar year)	20% co-pay 20% co-pay 20% co-pay 20% co-pay 20% co-pay 20% co-pay
<u>Mental Health/Substance Abuse Services</u> Outpatient Services Inpatient Services	\$30 co-pay per visit; Deductible Waived Office visits. 20% coinsurance other outpatient svcs 20% coinsurance
Maximum Out-of-Pocket Expenditure (per calendar year)	\$3,000 single (deductible included) \$6,000 family (deductible included)
Prescription Drugs	Tier 1: \$10 minimum copay with 20% coinsurance to a maximum of \$25 Tier 2: \$30 minimum copay with 30% coinsurance to a maximum of \$75 Tier 3: \$50 minimum copay with 50% coinsurance to a maximum of \$125 Tier 4: 30% coinsurance to a maximum of \$150.
For retail pharmacies, you will be responsible for one (1) co-payment for each 30 day supply prescription fill or refill, not to exceed a 90-day supply. For mail order pharmacy, you will be responsible for 2 co-payments for each 90-day supply prescription fill or refill.	
** Out-of-Network benefits are different. Refer to the Summary of Benefits and Coverage booklet.	
Eligibility for this Benefit Plan is: working at least 30 hours a week or teaching at least 18 credit hours within an academic year (August – May).	