

2023 Medical plan benefit summary



This summary is for quoting purposes only

Connexus VBC_\$3000_\$5000_\$30/\$45_20%

	In-network you pay	Out-of-network you pay ¹
Calendar year costs		
Deductible per member	\$3,000	\$6,000
Deductible per family	\$6,000	\$12,000
Out-of-pocket maximum including deductible per member	\$5,000	\$10,000
Out-of-pocket maximum including deductible per family	\$10,000	\$20,000
Care and services		
ACA preventive care visit	\$0*	Not covered
PCP office visit	\$30*	40%
CirrusMD virtual visit	\$0*	N/A
Other virtual visit	\$20*	40%
Specialist visit	\$45*	40%
Urgent care visit	\$45*	40%
Outpatient mental health/ substance use disorder visit	\$30*	40%
Acupuncture care, spinal manipulations ²	\$30*	40%
Maternity care		
Practitioner services	20%	40%
Hospital stay	20%	40%
Hospital inpatient / outpatient services		
Inpatient care	20%	40%
Skilled nursing facility care (60 days per year)	20%	40%
Outpatient hospital / facility	20%	40%
Outpatient diagnostic x-ray and lab	20%*	40%
Advanced imaging (MRI, CT, CAT, PET scans)	20%	40%
Emergency room: facility		\$200*
Emergency room: physician, lab and other services		20%
Other covered services		
Outpatient rehabilitation (30 sessions per year)	\$45*	40%
Therapeutic injections	20%	40%
Durable medical equipment (DME)/ prosthetics	20%	40%
Ambulance service		20%
Home health, hospice, and respite care (limits may apply)	20%	40%

* Deductible waived.

¹ Out-of-network member responsibility is based on the maximum plan allowance for these services.

² 12 visit limit for acupuncture, 20 visit limit for spinal manipulations.

This is a summary of the medical benefits and is not a contract. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control.

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