

2023 Medical plan benefit summary



This summary is for quoting purposes only

Connexus VBC_\$4500_\$8900_\$25/\$45_20%

	In-network you pay	Out-of-network you pay ¹
Calendar year costs		
Deductible per member	\$4,500	\$9,000
Deductible per family	\$9,000	\$18,000
Out-of-pocket maximum including deductible per member	\$8,900	\$17,800
Out-of-pocket maximum including deductible per family	\$17,800	\$35,600
Care and services		
ACA preventive care visit	\$0*	Not Covered
PCP office visit	\$25*	40%
CirrusMD virtual visit	\$0*	N/A
Other virtual visit	\$25*	40%
Specialist visit	\$45*	40%
Urgent care visit	\$45*	40%
Outpatient mental health/ substance use disorder visit	\$25*	40%
Acupuncture care, spinal manipulations ²	\$25*	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	\$200/20%	
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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VO28.OR.23