

# 2021 STATE HEALTH PLAN COMPARISON

## Active and Non-Medicare Subscribers

PLAN DESIGN FEATURES	80/20 PLAN		70/30 PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Deductible</b>	\$1,250 Individual \$3,750 Family	\$2,500 Individual \$7,500 Family	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family
<b>Coinsurance</b>	20% of eligible expenses after deductible is met	40% of eligible expenses after deductible and the difference between the allowed amount and the charge	30% of eligible expenses after deductible is met	50% of eligible expenses after deductible and the difference between the allowed amount and the charge
<b>Out-of-Pocket Maximum (Combined Medical and Pharmacy)</b>	\$4,890 Individual \$14,670 Family	\$9,780 Individual \$29,340 Family	\$5,900 Individual \$16,300 Family	\$11,800 Individual \$32,600 Family
<b>Preventive Services</b>	\$0 (covered at 100%)	N/A	\$0 (covered at 100%)	N/A
<b>Office Visits</b>	\$0 for CPP PCP on ID card; \$10 for non-CPP PCP on ID card; \$25 for any other PCP	40% after deductible is met	\$0 for CPP PCP on ID card; \$30 for non-CPP PCP on ID card; \$45 for any other PCP	50% after deductible is met
<b>Specialist Visits</b>	\$40 for CPP Specialist; \$80 for other Specialists	40% after deductible is met	\$47 for CPP Specialist; \$94 for other Specialists	50% after deductible is met
<b>Speech/Occu/Chiro/PT</b>	\$26 for CPP Provider; \$52 for other Providers	40% after deductible is met	\$36 for CPP Provider; \$72 for other Providers	50% after deductible is met
<b>Urgent Care</b>	\$70		\$100	

PCP: Primary Care Provider, CPP: Clear Pricing Project

To find a CPP Provider, visit [www.shpnc.org](http://www.shpnc.org) and click Find a Doctor.

PLAN DESIGN FEATURES	80/20 PLAN		70/30 PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Emergency Room (Copay waived w/admission or observation stay)</b>	\$300 copay, then 20% after deductible is met		\$337 copay, then 30% after deductible is met	
<b>Inpatient Hospital</b>	\$300 copay, then 20% after deductible is met	\$300 copay, then 40% after deductible is met	\$337 copay, then 30% after deductible is met	\$337 copay, then 50% after deductible is met
<b>PHARMACY BENEFITS</b>				
<b>Tier 1 (Generic)</b>	\$5 copay per 30-day supply		\$16 copay per 30-day supply	
<b>Tier 2 (Preferred Brand &amp; High-Cost Generic)</b>	\$30 copay per 30-day supply		\$47 copay per 30-day supply	
<b>Tier 3 (Non-preferred Brand)</b>	Deductible/coinsurance		Deductible/coinsurance	
<b>Tier 4 (Low-Cost Generic Specialty)</b>	\$100 copay per 30-day supply		\$200 copay per 30-day supply	
<b>Tier 5 (Preferred Specialty)</b>	\$250 copay per 30-day supply		\$350 copay per 30-day supply	
<b>Tier 6 (Non-preferred Specialty)</b>	Deductible/coinsurance		Deductible/coninsurance	
<b>Preferred Diabetic Testing Supplies**</b>	\$5 copay per 30-day supply		\$10 copay per 30-day supply	
<b>Preferred and Non-Preferred Insulin</b>	\$0 copay per 30-day supply		\$0 copay per 30-day supply	
<b>Preventive Medications</b>	\$0 (covered by the Plan at 100%)		\$0 (covered by the Plan at 100%)	

\*\* Preferred Brand is the OneTouch Test Strips. Non-preferred diabetic testing supplies are considered a Tier 3 member copay.