

**2020 Benefit Summaries**

Medical UMR	Low Option (Grandfathered)	Basic Option (Grandfathered)	High Option (Grandfathered)	QHDHP Option
<b>Deductible (Embedded)</b>				
- Enhanced Tier	\$1,350 single/\$2,600 family	\$300 single/\$600 family	\$200 single/\$400 family	\$2,800 single/ \$5,400 family
- In-Network	\$1,550 / \$3,100	\$450 / \$900	\$300 / \$600	\$2,800 / \$5,400
- Out of Network	\$1,950/\$3,900	\$650/\$1,300	\$450/\$900	\$5,400 / \$10,800
<b>Coinsurance</b>				
- Enhanced Tier	15%	15%	10%	0%
- In-Network	30%	30%	20%	20%
- Out of Network	45%	45%	35%	30%
<b>Out-of-Pocket Maximum (Includes deductible)</b>				
- Enhanced Tier	\$3,650 single/\$7,300 family	\$1,750 single/\$3,500 family	\$1,500 single/\$3,000 family	\$2,800 single/ \$5,400 family
- In-Network	\$4,050 / \$8,100	\$2,050 / \$4,100	\$1,700 / \$3,400	\$3,600/\$7,100
- Out of Network	\$4,850/\$9,700	\$2,650/\$5,300	\$2,150/\$4,300	\$7,200 / \$14,400
<b>All Services</b>	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins
Preventive- <b>Regular</b> Services	< age 2 – 100% Age 2+ - 100% to \$250, then Ded & Coins	< age 2 – 100% Age 2+ - 100% to \$250, then Ded & Coins	< age 2 – 100% Age 2+ - 100% to \$250, then Ded & Coins	100% Enhanced Tier and In-Network  Ded & Coins Out of Network
Preventive- <b>Enhanced Wellness</b> Services	< age 2 – 100% Age 2+ - 100% to \$400, then Ded & Coins	< age 2 – 100% Age 2+ - 100% to \$400, then Ded & Coins	< age 2 – 100% Age 2+ - 100% to \$400, then Ded & Coins	
<b>Infertility Treatment</b> - medical and drug plan coverage limited to \$15,000 per lifetime				
<b>PT/OT/ST/Chiro</b> - limited to 60 combined visits per calendar year				
<b>Teladoc</b> - General medicine \$45; Dermatology \$75 - Enhanced Tier deductible and coinsurance apply.				

**UMR Dedicated Plan Advisors** available Monday - Friday 7 am to 7 pm at **1.844.659.5059**

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