Town of Manchester, Connecticut

BENEFIT	OAP Preferred	OAP Plus	OAP Basic
Costshares	*Only employees hired prior to 7/1/2004*		
	In-Network services subject to copays	In-Network services subject to copays	In-Network services subject to copays
	Out-of-Network services subject to deductible	Out-of-Network services subject to deductible	
	and coinsurance; balance billing allowed	and coinsurance; balance billing allowed	
	$20 Office Visit Copay	$10 Office Visit Copay Effective 7/1/2016	$10 Office Visit Copay Effective 7/1/2016
	$75 Emergency Room Copay	$15 Office Visit Copay Effective 7/1/2017	$15 Office Visit Copay Effective 7/1/2017
		$75 Emergency Room Copay	$75 Emergency Room Copay
	Deductible - $250/$750	Deductible - $250/$750	
	Coinsurance - 70%	Coinsurance - 80%	
	$1,750/$5,250 OOP Max	$1,500/$4,500 OOP Max	
	Lifetime Maximum In-Network - Unlimited	Lifetime Maximum In-Network - Unlimited	Lifetime Maximum In-Network - Unlimited
	Lifetime Maximum Out-of-Network- Unlimited	Lifetime Maximum Out-Of-Network - Unlimited	
Preventive Care			
Pediatric	No Copay	No Copay	No Copay
Adult	No Copay	No Copay	No Copay
Vision	$20 Copay	No Copay	No Copay
	Covered once every two years	Covered once every 24 months	Covered once every 24 months
Hearing	$20 Copay	No Copay	No Copay
	Covered once every two years	Screening part of physical exam	Screening part of physical exam
Gynecological	No Copay	No Copay	No Copay
Medical Services			
Medical Office Visit	$20 Copay	Copay based on date of service	Copay based on date of service
Outpatient PT/OT/ST/Chiro.	No Charge	Copay based on date of service	Copay based on date of service
	60 Combined Days	60 Combined Days	60 Combined Days
	per calendar year per member	per calendar year per member	per calendar year per member
Allergy Services	Office visits/testing: $20 Copay	Office visits/testing: Copay based on date of service	Office visits/testing: Copay based on date of service
	No copay for injections	No copay for injections	No copay for injections
Diagnostic Lab & X-ray	Covered	Covered	Covered
Inpatient Medical Services	Covered	Covered	Covered
Surgery Fees	Covered	Covered	Covered
Office Surgery	Covered	Covered	Covered
Outpatient MH/SA	$20 Copay	Copay based on date of service	Copay based on date of service
Emergency Care			
Emergency Room	$75 Copay (waived if admitted)	$75 Copay (waived if admitted)	$75 Copay (waived if admitted)
	Sudden and Serious guidelines	Sudden & Serious Guidelines	Sudden & Serious Guidelines
Urgent Care	$25 Copay	$25 Copay	$25 Copay
Ambulance	Covered	Covered	Covered

Town of Manchester, Connecticut

BENEFIT	OAP Preferred	OAP Plus	OAP Basic
Inpatient Hospital			
General/Medical/Surgical/	**Pre-cert only for Out-of-Network**	**Pre-cert only for Out-of-Network**	
Maternity (Semi-private)			
	$50 Copay Effective 7/1/2016	$50 Copay Effective 7/1/2016	$50 Copay Effective 7/1/2016
	$100 Copay Effective 7/1/2017	$100 Copay Effective 7/1/2017	$100 Copay Effective 7/1/2017
	$200 Copay Effective 7/1/2018	$200 Copay Effective 7/1/2018	$200 Copay Effective 7/1/2018
Ancillary Services	Covered	Covered	Covered
Medication, Supplies			
Psychiatric	Unlimited days	Unlimited days	Unlimited days
Substance Abuse/Detox	Unlimited days	Unlimited days	Unlimited days
Skilled Nursing/Rehabilitation	Covered up to 180 days per calendar year	Covered up to 180 days per calendar year	Covered up to 180 days per calendar year
Facility			
Hospice	Covered	Covered	Covered
Outpatient Hospital			
Outpatient Surgery	$50 Copay	$50 Copay Effective 7/1/2016	$50 Copay Effective 7/1/2016
Facility Charges	$100 Copay Effective 7/1/2017	$100 Copay Effective 7/1/2017	$100 Copay Effective 7/1/2017
	(Prior Authorization Required)	(Prior Authorization Required)	(Prior Authorization Required)
Diagnostic Lab & X-ray	Covered	Covered	Covered
Pre-Admission Testing	Covered	Covered	Covered
Other Services			
Durable Medical Equipment	Covered	Covered	Covered
Prosthetics	Covered	Covered	Covered
Home Health Care	200 days per calendar year	Unlimited days	Unlimited days
		(Prior Authorization Required)	(Prior Authorization Required)
Express Scripts			
Prescriptions	$5/$20/$30 effective 7/1/2016	$5/$20/$30 effective 7/1/2016	$5/$20/$30 effective 7/1/2016
	$5/$20/$35 effective 7/1/2017	$5/$20/$35 effective 7/1/2017	$5/$20/$35 effective 7/1/2017
	$1,000 maximum	Unlimited maximum	Unlimited maximum
	Three Tier Formulary RX Rider	Three Tier Formulary RX Rider	Three Tier Formulary RX Rider
	Excess covered Out-of-Network		
*** All benefits listed are for In-Network. For Out-of-Network benefits, please refer to your Employee Benefit Summary.**			
**** All plans are Non-Gatekeeper. No referrals are required. No primary care physician is required.**			
***** OAP Basic plan has no Out-of-Network benefit.**			
STATE MANDATES are excluded from the OAP Preferred and OAP Plus, but are included in the OAP Basic.			
INFERTILITY: Coverage is subject to a $5,000 lifetime maximum for OAP Plus and OAP Basic: Unlimited for OAP Preferred.			
ELIGIBILITY: Effective July 1, 2010 dependent children covered to age 26 for medical and prescription plans due to the passing of the Health Care Reform Act of			
March 30, 2010. Dependent children covered to age 25 for dental plans.			