

motivhealth® | BENEFIT SUMMARY

THE PLAN

COVERAGE

TERMS

		IN NETWORK	OUT OF NETWORK
	Deductible (Single/Family) Deductible*	\$3,000/\$6,000	\$5,000/\$10,000
	Embedded/Non-Embedded	Embedded	Embedded
	Coinsurance (Paid by Member)	20% After Deductible	50% After Deductible (AD)
	OOP Max (Single/Family)	\$3,500/\$7,000	\$10,000/\$20,000
	OOPM Embedded/Non-Embedded	Embedded	Embedded
Inpatient ER	Inpatient	20% AD	50% AD
	Outpatient Facility	20% AD	50% AD
	Emergency Room	20% AD	20% AD
Professional Visits	Preventive Care	Covered 100%	No Cost (up to allowed amount)
	Primary Care Physician	20% AD	50% AD
	Specialist	20% AD	50% AD
	Behavioral Health Visits	20% AD	50% AD
	Rehab/Physical Therapy/OT	20% AD	50% AD
Imaging & Diagnostics	CT/PET Scan/MRI	20% AD	50% AD
	Minor Lab & X-Ray Services	20% AD	50% AD
Prescription (RX)	Generic - Retail	20% AD	
	Preferred Brand - Retail	20% AD	N/A
	Non-Preferred Brand - Retail Specialty Drugs	20% AD	
	Mail Order	20% AD	
Therapies	Physical, Occupational, and Speech Therapy (Limited to 60 visits combined per plan year)	20% AD	50% AD
	Chiropractic Care (Limited to 25 visits per plan year)	20% AD	50% AD
Vision	Refractive Exam	No Charge	50% AD
	Eyewear	Not Covered	Not Covered
Other Services	Urgent Care	20% AD	50% AD
	Ambulance	20% AD	20% AD

***Deductible:** The amount you pay before your health insurance starts paying for covered medical expenses.

Co-Insurance: The portion you pay once your deductible has been met. You will pay this percentage until you have hit your out-of-pocket maximum.

Out-of-Pocket Maximum: This is the most you will need to pay towards healthcare expenses in a given year. Your deductible and coinsurance are all applied towards your out-of-pocket maximum.

Embedded: Each individual has their own deductible. When any one person reaches their individual deductible, the plan begins paying co-insurance for that individual.

Non Embedded: You do not have individual deductibles. Co-insurance begins when the combined family medical costs reach the family deductible.

