



COST SHARE SCHEDULE



OGB MEDICAL HOME HMO PLAN
EFFECTIVE JANUARY 1, 2019

MEDICAL MEMBER COST SHARE

In-Network Medical Deductible	\$400 Individual \$800 Individual + 1 family member \$1,200 Family (Individual + 2 or more family members) <i>Retirees prior to 3/1/2015 (with or without Medicare):</i> \$0 Individual \$0 Individual + 1 family member \$0 Family (Individual + 2 or more family members)
Out-of-Network Medical Deductible	\$1,500 Individual \$3,000 Individual + 1 family member \$4,500 Family (Individual + 2 or more family members)
Cost Share after Applicable Medical Deductible	In-Network Benefits: See Below Out-of-Network Benefits: 50% Co-insurance based on the Vantage Allowable, may be balance-billed
In-Network Medical Out-of-Pocket Maximum <i>(includes In-Network Medical Deductible)</i>	\$3,500 Individual \$6,000 Individual + 1 family member \$8,500 Family (Individual + 2 or more family members) <i>Retirees prior to 3/1/2015 (with or without Medicare):</i> \$2,000 Individual \$3,000 Individual + 1 family member \$4,000 Family (Individual + 2 or more family members)
Out-of-Network Out-of-Pocket Maximum	Not applicable.

AFFINITY HEALTH NETWORK (AHN)

This Plan includes a preferred provider network, Affinity Health Network (AHN), which has lower cost share for certain Covered Services as indicated by "AHN" below.

IN-NETWORK PROVIDERS

Physician Office Services

Medical Home Primary Care Provider (AHN MH-PCP)	\$10 AHN MH-PCP office visit Co-payment
Medical Home Primary Care Provider (MH-PCP)	\$20 MH-PCP office visit Co-payment
Chiropractor	\$20 Chiropractor office visit Co-payment
Specialty Care (AHN)	\$35 AHN Specialty Care office visit Co-payment
Specialty Care	\$45 Specialty Care office visit Co-payment
Office Diagnostic Services <i>(excludes Major Diagnostic testing and ultrasounds)</i>	100% coverage
Lab Services	100% coverage
Major Diagnostic Testing and Ultrasounds (AHN)	\$0 AHN Co-payment per test
Major Diagnostic Testing and Ultrasounds	\$50 Co-payment per test

*Covered services that are subject to the In-Network Medical Deductible.

This Cost Share Schedule does not include all available benefits. Please refer to your Certificate of Coverage for a complete listing of covered services, cost share amounts, exclusions and limitations. Search for current providers at www.VHP-StateGroup.com or call Member Services at (318) 998-4435 or (844) 536-7104.

In-Network Covered Services:	In-Network Benefit:
Maternity-Related Services	
Office Visit	\$10 AHN or \$20 office visit Co-payment (initial visit only)
Office Diagnostic Services <i>(excludes Major Diagnostic testing and ultrasounds)</i>	100% coverage
Lab Services	100% coverage
Initial Ultrasounds	100% coverage for initial 2 ultrasounds
Major Diagnostic Testing and Additional Ultrasounds	\$50 Co-payment per test
Wellness & Preventive Care	
Annual Examination	100% coverage
Immunizations & Vaccines	100% coverage
Men's, Women's and Children's Health	100% coverage
Inpatient Hospital Services	
Inpatient Semi-Private Room (AHN)	\$50 AHN Co-payment per day for days 1-3, \$150 max per stay
Inpatient Semi-Private Room	\$100 Co-payment per day for days 1-3, \$300 max per stay
Physician Services	100% coverage*
Outpatient Hospital Services	
Observation Stay (AHN)	\$50 AHN Co-payment per day for days 1-3, \$150 max per stay
Observation Stay	\$100 Co-payment per day for days 1-3, \$300 max per stay
Physician Services	100% coverage*
Ambulatory Surgery (ASU)/Outpatient Surgery (AHN)	\$50 AHN Co-payment
Ambulatory Surgery (ASU)/Outpatient Surgery	\$100 Co-payment
Major Diagnostic Testing and Ultrasounds (AHN)	\$0 AHN Co-payment per test
Major Diagnostic Testing and Ultrasounds	\$50 Co-payment per test
Lab Services	100% coverage
Other Hospital Outpatient Services	100% coverage
Emergency Medical Services	
Emergency Room	\$200 Co-payment per visit (waived if admitted)
Physician Services	100% coverage*
Ambulance	\$50 Co-payment for ground ambulance; \$250 Co-payment for air ambulance
Durable Medical Equipment and Supplies	
	20% Co-insurance* up to \$5,000 of the Allowable; 100% covered* after first \$5,000
After-Hours/Walk-In Clinics (AHN)	
After-Hours/Walk-In Clinics <i>(Diagnostic services may be subject to Deductible.)</i>	\$10 AHN MH-PCP office visit Co-payment
	\$20 MH-PCP office visit Co-payment
Urgent Care Services	
	\$50 Co-payment per visit
Extended Care Facilities	
Long-Term Acute Care Facility	\$100 Co-payment per day for days 1-3, \$300 max per stay
Rehabilitation Facility	
Skilled Nursing Facility	
Extended Care Facilities Physician Services	100% coverage*

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In-Network Covered Services:	In-Network Benefit:
Other Covered Services	
Allergenic Testing	20% Co-insurance*
Autism Spectrum Disorders	\$10 AHN or \$20 office visit Co-payment
Cardiac Rehabilitation (Office)	\$20 MH-PCP or \$45 Specialty Co-payment
Cardiac Rehabilitation (Outpatient)	\$50 Co-payment
Chemotherapy/Radiation Therapy (Office)	\$20 Co-payment
Chemotherapy/Radiation Therapy (Outpatient)	100% coverage*
Diabetes Management	\$10 AHN or \$20 office visit Co-payment
Dialysis	100% coverage*
Home Health Care	100% coverage*
Hospice	100% coverage*
Nutritional Counseling	\$10 AHN or \$20 office visit Co-payment
Occupational and Speech Therapy	\$10 AHN or \$20 office visit Co-payment
Physical Therapy	\$10 AHN or \$20 office visit Co-payment
Supplementary Benefits (Alcohol- and Drug-related Injuries; Cochlear Implant; Pain Management)	40% Co-insurance*
Mental Health and Alcohol & Chemical Dependency Services	
Outpatient Mental Health Services	\$10 AHN or \$20 MH-PCP office visit Co-payment
Inpatient Mental Health Services	\$100 Co-payment per day for days 1-3, \$300 max per stay
Outpatient Alcohol & Chemical Dependency	\$10 AHN or \$20 MH-PCP office visit Co-payment
Inpatient Alcohol & Chemical Dependency	\$100 Co-payment per day for days 1-3, \$300 max per stay
Inpatient Physician Services	100% coverage*
Vision Services	
Routine Vision Exam for Children	\$35 AHN or \$45 Specialty Care office visit Co-payment
Routine Vision Exam for Adults	\$35 AHN or \$45 Specialty Care office visit Co-payment
Glasses and Contacts	50% Co-insurance; \$100 max benefit for adults
Preventive Dental Services	
Preventive Dental Exam and Cleaning	100% coverage of the Vantage Allowable
Additional Dental Services	50% Co-insurance; \$500 maximum benefit for adults
Approved Transplant Services	Applicable Inpatient or ASU/Outpatient Surgery
Approved Transplant Physician Services	Co-payment 100% coverage*

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PRESCRIPTION DRUG MEMBER COST SHARE

Prescription Drug Deductible

No Prescription Drug Deductible.

In-Network Retail Prescription Drugs

Tier I Prescription Drugs:

-) Affinity Health Network Pharmacies
-) All other Pharmacies

Tier II Prescription Drugs:

Tier III Prescription Drugs

Tier IV Prescription Drugs:

Tier V Prescription Drugs:

Tier VI Preventive Prescription Drugs:

100% coverage

\$5 Co-payment per prescription up to 30-day supply

\$20 Co-payment per prescription up to 30-day supply

\$50 Co-payment per prescription up to 30-day supply

\$80 Co-payment per prescription up to 30-day supply

\$150 Co-payment per prescription up to 30-day supply

100% coverage

Mail Order Prescription Drugs:

(Not available for Tier V Prescription Drugs)

Tier I Prescription Drugs:

- Affinity Health Network – Saint John Pharmacy*
- Other Pharmacies*

90-day supply for **\$0** AHN Co-payment

Prescription Drug Co-payments apply.

30-day supply for 1 Co-payment

60-day supply for 2 Co-payments

90-day supply for 3 Co-payments

Tiers II, III and IV:

All Pharmacies

30-day supply for 1 Co-payment

60-day supply for 2 Co-payments

90-day supply for 3 Co-payments

Tier IV:

100% coverage

Diabetic Supplies and Meters:

- Affinity Health Network – Saint John Pharmacy
- All Other Pharmacies

\$0 Co-payment

Prescription Drug Co-payments apply.

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