



EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST
SUMMARY BENEFIT SCHEDULES AS OF MARCH 1, 2019
Check with your employer for plans offered and monthly premiums.

Description of Services	Plan A BCBS Group No. 240874		Plan B BCBS Group No. 240875		Plan C BCBS Group No. 240876		Plan D* BCBS Group No. 240877		Plan E BCBS Group No. 240878		Plan AB1 BCBS Group No. 240879		
	NETWORK	NON- NETWORK	NETWORK	NON- NETWORK	NETWORK	NON- NETWORK	NETWORK	NON- NETWORK	NETWORK	NON- NETWORK	NETWORK	NON- NETWORK	
Deductible													
Individual	\$400	\$800	\$600	\$1,200	\$1,100	\$2,200	\$1,350	\$2,700	\$1,100	\$2,200	\$400	\$1,200	
Family	\$1,200	\$2,400	\$1,800	\$3,600	\$3,300	\$6,600	\$2,700	\$5,400	\$3,300	\$6,600	\$1,200	\$3,600	
Out of Pocket Maximum													
Individual	\$1,200	\$3,700	\$1,300	\$4,100	\$2,300	\$6,900	\$4,050	\$7,900	\$1,800	\$5,100	\$1,300	\$4,100	
Family	\$2,400	\$11,100	\$3,900	\$12,300	\$6,900	\$20,700	\$8,100	\$15,800	\$5,400	\$15,300	\$3,900	\$12,300	
Cost Share Maximum													
Individual	\$6,600	N/A	\$6,600	N/A	\$6,600	N/A	\$6,550	N/A	\$6,600	N/A	\$6,600	N/A	
Family	\$13,200	N/A	\$13,200	N/A	\$13,200	N/A	\$13,100	N/A	\$13,200	N/A	\$13,200	N/A	
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Reimbursement	90%	70%	85%	65%	80%	60%	80%	60%	85%	65%	85%	65%	
Inpatient Hospital (Illness or Injury)	\$250 Copay Then 90%	\$550 Copay Then 70%	\$250 Copay Then 85%	\$550 Copay Then 65%	\$250 Copay Then 80%	\$550 Copay Then 60%	\$250 Copay, Then 80%	\$550 Copay Then 60%	\$250 Copay Then 85%	\$550 Copay Then 65%	\$250 Copay Then 85%	\$550 Copay Then 65%	
Outpatient Surgery	\$250 Copay Then 90%	\$550 Copay Then 70%	\$250 Copay Then 85%	\$550 Copay Then 65%	\$250 Copay Then 80%	\$550 Copay Then 60%	\$250 Copay, Then 80%	\$550 Copay, Then 60%	\$250 Copay Then 85%	\$550 Copay Then 65%	\$250 Copay Then 85%	\$550 Copay Then 65%	
Primary Doctor (PCP) Office Visit	\$25 Copay Then 100% No deductible	70%	\$25 Copay Then 100% No deductible	65%	\$25 Copay Then 100% No deductible	60%	\$25 Copay, Then 80%	60%	\$25 Copay Then 100% No deductible	65%	\$25 Copay Then 100% No deductible	65%	
Specialist Office Visit	\$30 Copay Then 100% No deductible	70%	\$30 Copay Then 100% No deductible	65%	\$30 Copay Then 100% No deductible	60%	\$30 Copay Then 80%	60%	\$30 Copay Then 100% No deductible	65%	\$30 Copay Then 100% No deductible	65%	
Services other than Office Visit at time of visit	90%	70%	85%	65%	80%	60%	80%	60%	85%	65%	85%	65%	
Emergency Room	\$300 Copay Then 85% No deductible	\$300 Copay Then 85% No deductible	\$300 Copay Then 85% No deductible	\$300 Copay Then 85% No deductible	\$300 Copay Then 85% No deductible	\$300 Copay Then 85% No deductible	\$300 Copay Then 80%	\$300 Copay Then 80%	\$300 Copay Then 85% No deductible	\$300 Copay Then 85% No deductible	\$300 Copay Then 85% No deductible	\$300 Copay Then 85% No deductible	
Urgent Care Facility	\$40 Copay Then 90% No deductible	\$40 Copay Then 90% No deductible	\$40 Copay Then 90% No deductible	\$40 Copay Then 90% No deductible	\$40 Copay Then 90% No deductible	\$40 Copay Then 90% No deductible	\$40 Copay Then 80%	\$40 Copay Then 80%	\$40 Copay Then 90% No deductible	\$40 Copay Then 90% No deductible	\$40 Copay Then 90% No deductible	\$40 Copay Then 90% No deductible	
Drug Card	Retail 90 day Maintenance		Retail 90 day Maintenance		Retail 90 day Maintenance		Retail 90 day Maintenance		Retail 90 day Maintenance		Retail 90 day Maintenance		
	Retail 30 days	Drug after first 2 fills	Home Delivery up to 90 days	Retail 30 days	Drug after first 2 fills	Home Delivery up to 90 days	Retail 30 days	Drug after first 2 fills	Home Delivery up to 90 days	Retail 30 days	Drug after first 2 fills	Home Delivery up to 90 days	
	Generic	\$12	\$36	\$30	\$12	\$36	\$30	\$12	\$36	\$30	\$12	\$36	\$30
	Formulary	\$25	\$85	\$55	\$25	\$85	\$55	\$25	\$85	\$55	\$25	\$85	\$55
	Non-Formulary	\$40	\$130	\$100	\$40	\$130	\$100	\$40	\$130	\$100	\$40	\$130	\$100

Notes:
Network and Non-Network deductibles and out of pockets will accumulate separately

* Plan D is a High Deductible Health Plan, designed to qualify for use with a Health Savings Account (HSA). All benefits except benefits for preventive care (as defined under IRS rules) are subject to the Calendar Year Deductible. If you enrolled for Employee Only health coverage, you must pay 100% of the discounted charge for each covered service until you satisfy the Individual Calendar Year Deductible. If you are enrolled for Employee + Spouse, Employee + Child(ren) or Family health coverage you must pay 100% of the discounted charge until your covered family members satisfy the Family Calendar Year Deductible. After you satisfy the applicable Calendar Year Deductible, you will pay the copayments/coinsurance shown in the above table until your out of pocket expenses satisfy the appropriate Calendar Year Out of Pocket Maximum. The Plan will then pay 100% of the cost of your covered charges for the remainder of the year.