

Concordia Health Plan 2019
Healthy Me B (SureFit) At-A-Glance
(Reflects Member's Responsibility)

The SureFit network consists of Washington University and BJC providers/facilities only.

Medical and Mental Health Benefits – Administered by Cigna		
	Network Cost	Non-Network Cost
Individual Deductible Maximum	Self Only: \$1,400	Not covered
Family Deductible Maximum	\$2,800	Not covered
Individual Out-of-Pocket Maximum	\$2,800	Not covered
Family Out-of-Pocket Maximum	\$5,600	Not covered
Coinsurance	20%	Not covered
Individual Coinsurance Maximum	N/A	Not covered
Family Coinsurance Maximum	N/A	Not covered
Preventive Care	No charge	Not covered
Office Visit: Primary	20% coinsurance after deductible	Not covered
Office Visit: Specialist	20% coinsurance after deductible	Not covered
Well Child Care (under age 6)	No charge	Not covered
Laboratory	Physician's Office or Outside Lab: 20% coinsurance after deductible Preferred Independent Lab: 10% coinsurance after deductible	Not covered
Diagnostic Radiology	Covered under the Physician's Office, Emergency Room, Urgent Care or Outpatient Benefits based on place of service after deductible	Not covered
Advanced Imaging	Covered under the Physician's Office, Emergency Room, Urgent Care or Outpatient Benefits based on place of service after deductible	Not covered
Inpatient and Outpatient Services	20% coinsurance after deductible	Not covered
Emergency Room Visit	20% coinsurance after deductible	Not covered
Urgent Care	20% coinsurance after deductible	Not covered

Prescription Drug Benefits – Administered by Cigna		
	Retail Pharmacy Short-Term Medication	Mail Order Pharmacy Long-Term Medication
Preventive	\$0 for generic preventive drugs otherwise see copay structure below	
Generic	\$10 copay after deductible	\$25 copay after deductible
Brand-name Formulary	30% coinsurance after deductible (member pays minimum \$25 / maximum \$75)	30% coinsurance after deductible (member pays minimum \$62.50 / maximum \$187.50)
Brand-name Non-Formulary	40% coinsurance after deductible (member pays minimum \$50 / maximum \$100)	40% coinsurance after deductible (member pays minimum \$125 / maximum \$250)

Other CHP Benefits and Discounts	
Hearing Care	HearUSA and Cigna Healthy Rewards
Employee Assistance Program	Cigna Behavioral Health

Surefit benefits apply in network only.

If coverage other than Self Only is elected, the family deductible must be satisfied before coinsurance applies (medical, mental health/substance abuse, and prescription drugs), except for preventive medical and generic preventive prescription drug expenses. The out-of-pocket maximum is also non-embedded.

Legal Disclaimer

This document is a brief outline of benefits provided by the Concordia Health Plan (CHP) option referenced above. While every effort has been made to provide accurate information, please refer to the CHP official plan document and the appropriate CHP Schedule for more detailed information. Those documents and additional plan information can be found online at ConcordiaPlans.org.