

Option CSS At-a-Glance

| Medical Benefits Administered by Blue Cross Blue Shield of Minnesota 800-793-6922 | NETWORK | NON-NETWORK |
|--|--|--|
| Plan Year Deductible | \$500 per person; \$1,000 per family | \$1,000 per person; \$2,000 per family |
| Coinsurance | 80% | 60% |
| Plan Year Coinsurance Maximum | \$3,000 per person; \$6,000 per family | \$7,000 per person; \$14,000 per family |
| Preventive Care | 100% | Not covered |
| Primary Care Physician Office Visit Copay | \$25 | \$50 |
| Specialty Physician Office Visit Copay | \$25 | \$50 |
| Inpatient Hospital Coinsurance | 80% after deductible | 60% after deductible |
| Outpatient Hospital Coinsurance | 80% after deductible | 60% after deductible |
| Emergency Room Copay | \$100 (no copay if admitted into hospital within 24 hours) | |
| Prescription Drug Benefits Administered by Express Scripts 800-789-7488 | Retail Pharmacy Short-term Drugs (up to 30-day supply) | Home Delivery for Maintenance/Long-term Drugs or Voluntary Smart90 (Mail Order & Retail Pharmacy) (90-day supply) |
| Generic Drugs | \$10 | \$20 |
| Formulary Brand Drugs | \$25 | \$50 |
| Non-formulary Brand Drugs | \$50 | \$100 |
| Dental Benefits Administered by Cigna Dental 800-244-6224 | NETWORK | NON-NETWORK |
| Plan Year Maximum Benefit | \$1,500 | |
| Plan Year Deductible | \$50 per person | |
| Preventive Care | 100% (no deductible, not subject to plan maximum benefit) | 90% (no deductible, not subject to plan maximum benefit) |
| Diagnostic Care | 100% (no deductible) | 90% (no deductible) |
| Basic Restorative Services | 80% after deductible | 70% after deductible |
| Major Restorative Services | 50% after deductible | |
| Orthodontia for Dependent Children | 50% up to a lifetime maximum of \$1,250 | |
| Mental Health/Substance Abuse Administered by Blue Cross Blue Shield of Minnesota 800-793-6922 | Includes inpatient and outpatient care for mental health/substance abuse issues | |
| Vision Benefits Administered by Vision Service Plan 800-877-7195 | Includes coverage for eye exams and corrective eyewear/contact lenses | |
| Hearing Discount Program Administered by HearUSA 800-442-8231 | Includes discounts for testing, hearing aids and hearing aid maintenance/repair | |
| Health & Wellness Resources | Vitality, Omada, Grand Rounds, Naturally Slim, Livongo, Virta, Doctor On Demand, BCBS Maternity, Employee Assistance Program | |
| Lifetime Maximum for Concordia Health Plan Benefits | Unlimited | |

For more details about your coverage, visit ConcordiaPlans.org.