

Silver > Be Aligned

This plan protects your health and your wallet. Life keeps you busy. You want a budget-friendly plan that works as hard as you do. A close-knit network helps your doctors work together and gives you the essentials: yearly checkups and quality care, close to home.

	In-network, you pay	Out-of-network, you pay
Calendar year costs		
Deductible per person	\$2,500	\$5,000
Deductible per family	\$5,000	\$10,000
Out-of-pocket max per person	\$6,000	\$12,000
Out-of-pocket max per family	\$12,000	\$24,000
Care & services		
Primary care physician (PCP) office visit	\$30/visit for first 5 visits ¹ , 35% for subsequent visits ²	50%
Specialist office visit	35%	50%
Urgent care visit	\$30/visit for first 5 visits ¹ , 35% for subsequent visits ²	50%
Inpatient care (includes maternity)	35%	50%
Outpatient care	35%	50%
Outpatient diagnostic X-ray & lab	35%	50%
Outpatient mental health/ chemical dependency	35%	50%
Emergency room	35%	35%
Ambulance	35%	35%
Physical, speech or occupational therapy	35%	50%
Alternative care visit	Not covered	Not covered
Accident benefit	Paid as any other illness subject to deductible/coinsurance	
Prescription drugs¹		
Value	\$2	\$2
Select generic	\$10	\$10
Preferred	50%	50%
Brand	50%	50%
Features		
Provider network	Community Care Network	
Travel network	Healthy Directions	
Preventive care ¹	In-network, you pay 0% for eligible preventive care	
Embedded pediatric dental	Not covered	
Embedded pediatric vision ³	Pediatric vision care is covered for members up to age 19.	

¹ Deductible waived

² PCP and urgent care visits are combined. After five PCP and/or urgent care visits for illness or injury, the deductible and coinsurance apply.

³ See glossary of terms for more about this benefit