

Silver > Be Smart

This plan is your answer to balanced healthcare. For your healthcare, you want a solid plan at a great value. That means having pharmacy coverage, yearly check-ups and occasional chiropractic visits covered, no questions asked.

	In-network, you pay	Out-of-network, you pay
Calendar year costs		
Deductible per person	\$3,000	\$6,000
Deductible per family	\$6,000	\$12,000
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	\$15/visit for first 3 visits ¹ , 25% for subsequent visits ²	50%
Specialist office visit	25%	50%
Urgent care visit	\$15/visit for first 3 visits ¹ , 25% for subsequent visits ²	50%
Inpatient care (includes maternity)	25%	50%
Outpatient care	25%	50%
Outpatient diagnostic X-ray & lab	25%	50%
Outpatient mental health/ chemical dependency	25%	50%
Emergency room	25%	25%
Ambulance	25%	25%
Physical, speech or occupational therapy	25%	50%
Alternative care visit ³	\$15/visit for first 3 visits ¹ , 25% for subsequent visits	50%
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	ODS Plus 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 ⁴	Pediatric vision care is covered for members up to age 19.	

¹ Deductible waived

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

³ Covers chiropractic, naturopathic and acupuncture care

⁴ See glossary of terms for more about this benefit