

2024 SmartHealth Medical Plan Options

SmartHealth PPO Copay Plan Option							SmartHealth HDHP Option					
	Ascension Network		National Network		Out-of-Network		Ascension Network		National Network		Out-of-Network	
Annual Deductible	<i>All eligible expenses apply toward all deductibles.</i>						<i>All eligible expenses apply toward all deductibles.</i>					
Single	\$750		\$3,000		\$5,000		\$2,000		\$6,000		\$10,000	
Family	\$1,500		\$6,000		\$10,000		\$4,000		\$12,000		\$20,000	
Total Annual OOP max including Deductible	<i>All eligible expenses apply toward all OOP maximums. Copays do not apply to the deductible.</i>						<i>All eligible expenses apply toward all OOP maximums.</i>					
Single	\$4,000		\$9,450		\$12,500		\$3,500		\$8,050		\$12,000	
Family	\$8,000		\$18,900		\$25,000		\$7,000		\$16,100		\$24,000	
Inpatient/Outpatient Services	Copay/Coinsurance						Copay/Coinsurance					
Inpatient Hospital Services	20% after deductible		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Outpatient Services (i.e. Lab, Radiology)	20% after deductible		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Urgent Care	\$75 copay		\$200 copay after deductible		\$200 copay after National Network deductible		15% after deductible		\$200 copay after deductible		\$200 copay after National Network deductible	
Emergency Room Visit	\$500 copay		\$500 copay		\$500 copay		15% after deductible		15% after Ascension Network deductible		15% after Ascension Network deductible	
Physician Office Services	Copay/Coinsurance						Copay/Coinsurance					
Primary Care Visits (Family Practice/General Internal Medicine/Pediatrics)	\$30 copay		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Specialist Visits	\$60 copay		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Mental Health Visits (Individual therapy/ group therapy/ e-visits)	\$30 copay		\$30 copay		50% after deductible		15% after deductible		15% after Ascension Network deductible		50% after deductible	
Therapy (Physical/Speech/Occupational) Annual max: 60 visits	20% after deductible		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Chiropractic Office Visit Annual max: 35 visits	\$35 copay		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Preventive Health Care Adult/Child & Immunizations	\$0		\$0		50% after deductible		\$0		\$0		50% after deductible	
Prescription Drugs	<i>Prescription drugs do not count toward deductibles.</i>						<i>Before satisfying the deductible, the full cost of prescription drugs count toward the deductible. After satisfying the deductible, you pay these co-pays until you reach your OOP maximum.</i>					
	ARx 30-day	ARx 90-day	Retail 30-day	ARx Home Delivery 90-day	ARx Specialty 30-day Generic & Preferred	ARx Specialty 30-day Non-Preferred	ARx 30-day	ARx 90-day	Retail 30-day	ARx Home Delivery 90-day	ARx Specialty 30-day Generic & Preferred	ARx Specialty 30-day Non-Preferred
Generic	Up to \$20.00	Up to \$60.00	Up to \$25.00	Up to \$30.00	N/A	N/A	Up to \$20.00	Up to \$60.00	Up to \$25.00	Up to \$30.00	N/A	N/A
Preferred Brand name	20% (min \$0/ max \$50)	20% (min \$0/ max \$150)	25% (min \$0/ max \$100)	20% (min \$0/ max \$75)	N/A	N/A	20% (min \$0/ max \$50)	20% (min \$0/ max \$150)	25% (min \$0/ max \$100)	20% (min \$0/ max \$75)	N/A	N/A
Non-preferred Brand Name	30% (min \$0/ max \$150)	30% (min \$0/ max \$450)	35% (min \$0/ max \$150)	30% (min \$0/ max \$225)	N/A	N/A	30% (min \$0/ max \$150)	30% (min \$0/ max \$450)	35% (min \$0/ max \$150)	30% (min \$0/ max \$225)	N/A	N/A
Specialty	N/A	N/A	N/A	N/A	40% (max \$200)	40% (max \$350)	N/A	N/A	N/A	N/A	40% (max \$200)	40% (max \$350)
Biweekly Premiums												
Annual Pay Band	\$44,000.00 or less	\$44,000.01 - \$104,000.00	\$104,000.01 - \$215,000.00	\$215,000.01 - \$337,000.00	\$337,000.01 or more	Part-time (all bands)	\$44,000.00 or less	\$44,000.01 - \$104,000.00	\$104,000.01 - \$215,000.00	\$215,000.01 - \$337,000.00	\$337,000.01 or more	Part-time (all bands)
Associate	\$45.00	\$68.65	\$86.52	\$117.97	\$139.00	\$139.00	\$31.00	\$52.00	\$65.00	\$94.49	\$114.00	\$114.00
Associate Plus Spouse or Associate Plus LDB	\$109.76	\$164.04	\$210.00	\$274.82	\$325.00	\$277.59	\$82.47	\$134.00	\$167.00	\$220.57	\$273.00	\$245.57
Associate Plus Child(ren)	\$73.00	\$121.00	\$161.71	\$207.83	\$242.00	\$231.05	\$57.00	\$97.00	\$123.00	\$169.02	\$202.00	\$194.02
Associate Plus Family or Associate Plus Children/LDB	\$148.99	\$231.59	\$302.98	\$379.06	\$434.06	\$360.00	\$103.72	\$174.05	\$244.28	\$299.00	\$354.00	\$304.06

Notes: Tobacco Surcharge: If you or a covered family member use tobacco products, a \$30 surcharge will be deducted biweekly from your paycheck.
 Spousal Surcharge: If your spouse or legally-domiciled beneficiary (LDB) has access to employer-sponsored medical insurance coverage outside of Ascension, a spousal surcharge will be deducted biweekly from your paycheck.