

## Hardin County Schools Group Insurance Consortium

<b>Medical Benefits</b>	<b>1</b>		<b>2</b>	
	<b>2020 H.S.A</b>		<b>Minimum Value Plan</b>	
	<b>Network</b>	<b>Non-Network</b>	<b>Network</b>	<b>Non-Network</b>
1 Calendar Year Deductible, single / family	\$2,800 / \$5,600	\$5,400 / \$10,800	\$5,000 / \$10,000	\$10,000 / \$20,000
2 Co-Insurance Percentage	80%	60%	80%	60%
3 Co-Insurance Maximum Out-of-Pocket, single / family	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,600 / \$3,200	\$3,200 / \$6,400
4 Calendar Year Maximum Out-of-Pocket, single / family (includes Deductibles & Coinsurance)	\$3,800 / \$7,600	\$6,400 / \$12,800	\$6,600 / \$13,200	\$13,200 / \$26,400
5 Office Visit				
6 General Practitioner	80% after ded	60% after ded	80% after ded	60% after ded
7 Specialist	80% after ded	60% after ded	80% after ded	60% after ded
8 Urgent Care Visit	80% after ded	60% after ded	80% after ded	60% after ded
9 Emergency Room Visit, life-threatening	80% after ded	60% after ded	80% after ded	60% after ded
10 Emergency Room Visit, non life-threatening	80% after ded	60% after ded	80% after ded	60% after ded
11 Wellness				
12 Routine Physical Exam		100%		100%
13 Well Child Care - 31 visits		100%		100%
14 Routine Mammogram, one per benefit period		100%		100%
15 Routine Pap Test, one per benefit period		100%		100%
16 Routine Endoscopic Services, age 50 and over		100%		100%
17 Routine Colon Cancer Screening, age 50 and over		100%		100%
18				
19 <b>Prescription Benefits - Network</b>		<b>Day Supply</b>		<b>Day Supply</b>
20 Retail				
21 Generic	80% after ded	34	80% after ded	34
22 Formulary	80% after ded	34	80% after ded	34
23 Non-Formulary	80% after ded	34	80% after ded	34
24 Mail-Order				
25 Generic	80% after ded	90	80% after ded	90
26 Formulary	80% after ded	90	80% after ded	90
27 Non-Formulary	80% after ded	90	80% after ded	90

1. The H.S.A. & MVP medical & drug costs are subject to both the Calendar Year Deductible and Co-Insurance

2. This spreadsheet is an abbreviated benefit summary. A detailed summary is found in Medical Mutual's Benefit Booklets.