

2024 Health Plan Comparison

MEDICAL | Rx PLAN COMPARISON

	MEDFLEX PLAN*	ADVANTAGE PLAN*		MAXIMUM VALUE PLAN (HSA)	
	In-Network ONLY	In-Network	Non-Network	In-Network	Non-Network
Deductible					
Single	\$500	\$1,000	\$2,000	\$3,200	\$6,400
Family	\$1,000	\$2,000	\$4,000	\$6,400	\$12,800
Coinsurance (after deductible)					
Single	10%/80%	20%/80%	40%/60%	100%	60%
Family	\$2,000	\$3,000	\$6,000	\$0	\$11,000
Family	\$4,000	\$6,000	\$12,000	\$0	\$22,000
Maximum Out of Pocket (Includes deductible, coinsurance and all copays)					
Single	\$7,350	\$7,350	\$22,050	\$3,200	\$17,400
Family	\$14,700	\$14,700	\$44,100	\$6,400	\$34,800
Office Visit - PCP/ Specialist	\$20/\$40	\$20/\$40	40% after deductible	0% after deductible	40% after deductible
Preventive Office Visit	0%	0%	40% after deductible	0% after deductible	40% after deductible
Emergency Room (waived if admitted)	\$150	\$150	\$150	0% after deductible (true emergency)	0% after deductible (true emergency)
Urgent Care - PCP/ Specialist	\$40	\$40	40% after deductible	0% after deductible	40% after deductible
Diagnostic Services (Xray and diagnostic medical tests)	20% after deductible	20% after deductible	40% after deductible	0% after deductible	40% after deductible
Diagnostic Lab (Free standing facilities)	\$20	\$20	40% after deductible	0% after deductible	40% after deductible
Diagnostic Lab (Institutional)	20% after deductible	20% after deductible	40% after deductible	0% after deductible	40% after deductible
				HSA Included	
Prescription Drugs					
Retail Pharmacy	\$10/\$25/\$50 (Brand Copay + difference of cost if generic available)			0% after deductible	
Mail Order/ Smart 90	\$20/\$50/\$100 (Brand Copay + difference of cost if generic available)			0% after deductible	

SaveOnSP

Reducing plan costs by maximizing manufacturer's assistance for specialty drugs.

The SaveOnSP program saves Medical Mutual members money by maximizing prescription drug copay assistance from pharmaceutical manufacturers. With SaveOnSP, plan savings on specialty drugs average nearly 13 percent while members' out-of-pocket responsibility is reduced to \$0. Specialty drugs are filled exclusively by Accredo or Gentry Health Solutions.

This is a Prescription Advocacy Program that assists employees and their dependents with their out-of-pocket costs on high cost medications. Employees with a high cost prescription medication will be contacted via phone by an ImpaxRX representative to determine if they are eligible to participate in the program.

ImpaxRX