PIEDMONT PPO LARGE GROUP PLAN GUIDE

Plan Name			PCP Office Visit	Specialist Office Visit	Urgent Care	Office Labs & Bloodwork ²	Other Services Performed in Office ³	PPACA Preventive Care Services	Emergency Room⁴	Hospital / Facility Expenses	Out-of-Pocket Maximum - Medical (Individual/Family)	Out-of-Pocket	Coinsurance		Routine
		Deductible (Individual/Family)										Maximum - Drug (Individual/Family)	In-Plan	Out-of-Plan	Allergy Injections
	Piedmont Complete 1000/25	\$1,000 / \$2,000	\$25	\$25	\$25	\$0	\$0	\$0	0% of AC	0% of AC	\$1,000 / \$2,000	\$5,600 / \$11,200	0%	40%	\$5
	Piedmont Complete 1500/25/50	\$1,500 / \$3,000	\$25	\$50	\$50	\$0	\$0	\$0	0% of AC	0% of AC	\$1,500 / \$3,000	\$5,100 / \$10,200	0%	40%	\$5
	Piedmont Complete 2500/25	\$2,500 / \$5,000	\$25	\$25	\$25	\$0	\$0	\$0	0% of AC	0% of AC	\$2,500 / \$5,000	\$4,100 / \$8,200	0%	40%	\$5
	Piedmont Complete 3500/25/40	\$3,500 / \$7,000	\$25	\$40	\$40	\$0	\$0	\$0	0% of AC	0% of AC	\$3,500 / \$7,000	\$3,100 / \$6,200	0%	40%	\$5
	Piedmont Complete 5000/25/40	\$5,000 / \$10,000	\$25	\$40	\$40	\$0	\$0	\$0	0% of AC	0% of AC	\$5,000 / \$10,000	\$1,600 / \$3,200	0%	40%	\$5
10	Piedmont Preferred 200/20	\$200 / \$400	\$20	\$20	\$20	\$0	\$0	\$0	\$200	20% of AC	\$2,000 / \$4,000	\$4,600 / \$9,200	20%	40%	\$5
suc	Piedmont Preferred 500/25	\$500 / \$1,000	\$25	\$25	\$25	\$0	\$0	\$0	\$200	20% of AC	\$1,500 / \$3,000	\$5,100 / \$10,200	20%	40%	\$ 5
풉	Piedmont Preferred 500/25/50	\$500 / \$1,000	\$25	\$50	\$50	\$0	\$0	\$0	\$200	20% of AC	\$1,500 / \$3,000	\$5,100 / \$10,200	20%	40%	\$5
Piedmont Plans	Piedmont Preferred 500/25/3000	\$500 / \$1,000	\$25	\$25	\$25	\$0	\$0	\$0	\$200	20% of AC	\$3,000 / \$6,000	\$3,600 / \$7,200	20%	40%	\$5
9	Piedmont Preferred 1000/25	\$1,000 / \$2,000	\$25	\$25	\$25	\$0	\$0	\$0	20% of AC	20% of AC	\$2,500 / \$5,000	\$4,100 / \$8,200	20%	40%	\$5
듇	Piedmont Preferred 1500/25	\$1,500 / \$3,000	\$25	\$25	\$25	\$0	\$0	\$0	20% of AC	20% of AC	\$3,000 / \$6,000	\$3,600 / \$7,200	20%	40%	\$5
oj.	Piedmont Preferred 2000/25/35	\$2,000 / \$4,000	\$25	\$35	\$35	\$0	\$0	\$0	\$200	20% of AC	\$4,000 / \$8,000	\$2,600 / \$5,200	20%	40%	\$5
C	Piedmont Preferred 2500/25	\$2,500 / \$5,000	\$25	\$25	\$25	\$0	\$0	\$0	20% of AC	20% of AC	\$4,500 / \$9,000	\$2,100 / \$4,200	20%	40%	\$5
PPO	Piedmont Preferred 2500/30	\$2,500 / \$5,000	\$30	\$30	\$30	\$0	\$0	\$0	20% of AC	20% of AC	\$5,000 / \$10,000	\$1,600 / \$3,200	20%	40%	\$5
4	Piedmont Preferred 3000/25/40	\$3,000 / \$6,000	\$25	\$40	\$40	\$0	\$0	\$0	20% of AC	20% of AC	\$5,000 / \$10,000	\$1,600 / \$3,200	20%	40%	\$5
	Piedmont Basic 500/25/40	\$500 / \$1,000	\$25	\$40	\$40	\$0	\$0	\$0	\$200	30% of AC	\$3,000 / \$6,000	\$3,600 / \$7,200	30%	50%	\$5
	Piedmont Basic 1500/25/40	\$1,500 / \$3,000	\$25	\$40	\$40	\$0	\$0	\$0	30% of AC	30% of AC	\$3,000 / \$6,000	\$3,600 / \$7,200	30%	50%	\$5
	Piedmont Basic 2000/25/40	\$2,000 / \$4,000	\$25	\$40	\$40	\$0	\$0	\$0	30% of AC	30% of AC	\$4,000 / \$8,000	\$2,600 / \$5,200	30%	50%	\$5
	Piedmont Basic 3000/25/40	\$3,000 / \$6,000	\$25	\$40	\$40	\$0	\$0	\$0	30% of AC	30% of AC	\$5,000 / \$10,000	\$1,600 / \$3,200	30%	50%	\$5
	Piedmont Basic 5000/25/40	\$5,000 / \$10,000	\$25	\$40	\$40	\$0	\$0	\$0	30% of AC	30% of AC	\$5,100 / \$10,200	\$1,500 / \$3,000	30%	50%	\$5
	Partners Complete 1000/25	\$1,000 / \$2,000	\$25	\$25	\$25	\$0	0% of AC	\$0	0% of AC	0% of AC	\$1,000 / \$2,000	\$5,600 / \$11,200	0%	40%	0% of AC
	Partners Complete 2500/25	\$2,500 / \$5,000	\$25	\$25	\$25	\$0	0% of AC	\$0	0% of AC	0% of AC	\$2,500 / \$5,000	\$4,100 / \$8,200	0%	40%	0% of AC
	Partners Complete 3500/25/40	\$3,500 / \$7,000	\$25	\$40	\$40	\$0	0% of AC	\$0	0% of AC	0% of AC	\$3,500 / \$7,000	\$3,100 / \$6,200	0%	40%	0% of AC
	Partners Complete 5000/25/40	\$5,000 / \$10,000	\$25	\$40	\$40	\$0	0% of AC	\$0	0% of AC	0% of AC	\$5,000 / \$10,000	\$1,600 / \$3,200	0%	40%	0% of AC
us.	Partners Preferred 500/25	\$500 / \$1,000	\$25	\$25	\$25	\$0	20% of AC	\$0	\$250	20% of AC	\$1,500 / \$3,000	\$5,100 / \$10,200	20%	40%	20% of AC
Plans	Partners Preferred 500/25/3000	\$500 / \$1,000	\$25	\$25	\$25	\$0	20% of AC	\$0	\$250	20% of AC	\$3,000 / \$6,000	\$3,600 / \$7,200	20%	40%	20% of AC
S C	Partners Preferred 1000/30	\$1,000 / \$2,000	\$30	\$30	\$30	\$0	20% of AC	\$0	\$250	20% of AC	\$3,000 / \$6,000	\$3,600 / \$7,200	20%	40%	20% of AC
er	Partners Preferred 1500/25/50	\$1,500 / \$3,000	\$25	\$50	\$50	\$0	20% of AC	\$0	20% of AC	20% of AC	\$3,000 / \$6,000	\$3,600 / \$7,200	20%	40%	20% of AC
된	Partners Preferred 2000/25/35	\$2,000 / \$4,000	\$25	\$35	\$35	\$0	20% of AC	\$0	\$250	20% of AC	\$4,000 / \$8,000	\$2,600 / \$5,200	20%	40%	20% of AC
Partners	Partners Preferred 2500/25	\$2,500 / \$5,000	\$25	\$25	\$25	\$0	20% of AC	\$0	20% of AC	20% of AC	\$4,500 / \$9,000	\$2,100 / \$4,200	20%	40%	20% of AC
0	Partners Preferred 2500/30	\$2,500 / \$5,000	\$30	\$30	\$30	\$0	20% of AC	\$0	20% of AC	20% of AC	\$5,000 / \$10,000	\$1,600 / \$3,200	20%	40%	20% of AC
PPO	Partners Preferred 3000/25/40	\$3,000 / \$6,000	\$25	\$40	\$40	\$0	20% of AC	\$0	20% of AC	20% of AC	\$5,000 / \$10,000	\$1,600 / \$3,200	20%	40%	20% of AC
رزيرا ا	Partners Basic 1500/25/40	\$1,500 / \$3,000	\$25	\$40	\$40	\$0	30% of AC	\$0	30% of AC	30% of AC	\$3,000 / \$6,000	\$3,600 / \$7,200	30%	50%	30% of AC
	Partners Basic 2000/25/40	\$2,000 / \$4,000	\$25	\$40	\$40	\$0	30% of AC	\$0	30% of AC	30% of AC	\$4,000 / \$8,000	\$2,600 / \$5,200	30%	50%	30% of AC
	Partners Basic 3000/25/40	\$3,000 / \$6,000	\$25	\$40	\$40	\$0	30% of AC	\$0	30% of AC	30% of AC	\$5,000 / \$10,000	\$1,600 / \$3,200	30%	50%	30% of AC
	Partners Basic 5000/25/40	\$5,000 / \$10,000	\$25	\$40	\$40	\$0	30% of AC	\$0	30% of AC	30% of AC	\$5,100 / \$10,200	\$1,500 / \$3,000	30%	50%	30% of AC
<u>v</u>	Piedmont Preferred 1500 HSA	\$1,500 / \$3,000 ⁵	20% of AC ¹	20% of AC	20% of AC	20% of AC	20% of AC	\$0	20% of AC	20% of AC	\$3,000 / \$6,000	\$3,450 / \$6,900	20%	40%	20% of AC
he	Piedmont Preferred 2500 HSA	\$2,500 / \$5,000 ⁵	20% of AC	20% of AC	20% of AC	20% of AC	20% of AC	\$0	20% of AC	20% of AC	\$4,500 / \$9,000	\$1,950 / \$3,900	20%	40%	20% of AC
ŏ	Piedmont Preferred 2600 HSA	\$2,600 / \$5,200 ⁶	20% of AC	20% of AC	20% of AC	20% of AC	20% of AC	\$0	20% of AC	20% of AC	\$4,500 / \$9,000	\$1,950 / \$3,900	20%	40%	20% of AC
- s	Mark Piedmont Complete 3000 HSA	\$3,000 / \$6,000 ⁶	0% of AC	0% of AC	0% of AC	0% of AC	0% of AC	\$0	0% of AC	0% of AC	\$3,000 / \$6,00		0%	40%	0% of AC
ans	Piedmont Preferred 3500 HSA	\$3,500 / \$7,000 ⁶	20% of AC	20% of AC	20% of AC	20% of AC	20% of AC	\$0 \$0	20% of AC	20% of AC	\$4,950 / \$9,900	\$1,500 / \$3,000	20%	40%	20% of AC
풉	Piedmont Complete 5000 HSA	\$5,000 / \$10,000 ⁶	0% of AC	0% of AC	0% of AC	0% of AC	0% of AC		0% of AC	0% of AC	\$5,000 / \$10,0			40%	0% of AC
₹.	·							\$0				. ,	0%		
PPO HSA Plans / Others	Consumers Complete 5000	\$5,000 / \$10,000	0% of AC	0% of AC	0% of AC	0% of AC	0% of AC	\$0	0% of AC	0% of AC	\$5,000 / \$10,000	\$1,600 / \$3,200	0%	40%	0% of AC
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EFFECTIVE JAN. 1, 2016

Complete = 0% coinsurance
Preferred = 20% coinsurance
Basic = 30% coinsurance

All benefits described herein are subject to other benefit limits and exclusions as described in the Certificate of Coverage and Schedule of Benefits. Please read all plan documents together carefully.

¹ AC = Allowable Charge after deductible

² In addition to the office visit charge

³ Other services performed in office in addition to office visit charge (including but not limited to x-rays, diagnostic tests and surgery)

⁴ Emergency Room - Includes services received from a Network or Non-Network Provider in case of emergency

⁵ HSA contains a non-embedded (aggregate) deductible

⁶ HSA contains an embedded deductible