SCMA MEMBERS' INSURANCE TRUST

PPO Elevate 2

Plan Features	In-Network	Out-of-Network
Aggregate Deductible	$3,000/Individual $6,000/Family	$6,000/Individual $12,000/Family
Aggregate Maximum Out-of-Pocket Expense	$7,900/Individual $15,800/Family*	Unlimited
Coinsurance (plan pays after deductible)	70%	35%

**Individual maximum of $9,200 is embedded for covered individuals with Dependent coverage.*

Preventative Services Benefits	In-Network	Out-of-Network
HCR Preventative Services	100%	0%
Adults (19+): Urinalysis, CBC, cholesterol, EKG, hemoglobin, vitamin D levels	100%	35%
Children (0-18): Urinalysis, CBC, hemoglobin	100%	35%
Enhancement Package	**In-Network**	**Out-of-Network**
Office Visit Co-pay for General/Family/ Internal/Pediatrics/OBGYN/Psychiatry/Psychologist	$30	35%
Office Visit Co-pay for Specialist (excludes any other procedures performed at the visit.)	$60	35%
Urgent Care	$60	35%
Prescription Drug	**In-Network**	**Out-of-Network**
Generic / Preferred / Non-Preferred	$12/$80/$200 (30-day) $30/$200/$500 (90-day mail) $36/$240/$600 (90-day retail)	0%
Specialty EHB Drug	$300	0%
Specialty Non-EHB Drug	100% coverage is available through SaveOnSP Program Participation.	
Total Trust Perks		
Life Insurance	$15,000 on primary insured (SunLife)	
Accident Insurance	Standard plan on primary insured with $25 wellness benefit (SunLife)	
Critical Illness	$5,000 on primary insured with $25 wellness benefit (SunLife)	
Virtual Urgent Care	$15 fee (MUSC)	
Employee Assistance Programs (EAP)	Wellthy end-of-life planning support.	
Health Management Programs	Prevention and Wellness, Chronic Condition Care, Maternity Wellness, Case Management	

See the Summary Plan Description (SPD) for more plan details.