

PPO Pinnacle 2					
Plan Features		In-Network		Out-of-Network	
Embedded Deductible		\$1,000/Individual	\$3,000/Family (3+)	\$4,000/Individual	\$8,000/Family (3+)
Embedded Maximum Out-of-Pocket Expense		\$8,700/Individual	\$17,400/Family (3+)	Unlimited	
Coinsurance (plan pays after deductible)		60%		30%	
Preventative Services Benefits			In-Network		Out-of-Network
HCR Preventative Services			100%		0%
Adults (19+): Urinalysis, CBC, cholesterol, EKG, hemoglobin, vitamin D levels			100%		30%
Children (0-18): Urinalysis, CBC, hemoglobin			100%		30%
Enhancement Package			In-Network		Out-of-Network
Office Visit Co-pay for General/Family/Internal/Pediatrics/OBGYN/Psychiatry/Psychologist			\$30		30%
Office Visit Co-pay for Specialist (excludes any other procedures performed at the visit.)			\$60		30%
Urgent Care			\$60		30%
Prescription Drug			In-Network		Out-of-Network
Generic / Preferred / Non-Preferred			\$20/\$60/\$125 (30-day) \$35/\$160/\$340 (90-day mail) \$60/\$180/\$375 (90-day retail)		0%
Specialty EHB Drug			60% / 60% / 60%		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		