2022 MEDICAL COMPARISON CHART

PROVISIONS		Prime Care Advantage[1]		Prime Care Choice[1]			Out-of-Area[5]
		Premier Network	Standard Network	Premier Network	Standard Network	Out-of-Network[3]	Non-Network
Annual Deductible		Individual: $450 Family: $900		Individual: $950 Family: $1,900		Individual: $1,900 Family: $3,800	Individual: $450 Family: $900
Annual Out-of-Pocket Maximum (including deductible)[2]		Individual: $2,600 Family: $5,200		Individual: $3,750 Family: $7,500		Individual: $7,500 Family: $15,000	Individual: $2600 Family: $5,200
Coinsurance		Plan pays 80% for most services after deductible	Plan pays 70% for most services after deductible	Plan pays 80% for most services after deductible	Plan pays 70% for most services after deductible	Plan pays 60% for most services after deductible	Plan pays 80% for most services after deductible
Preventive Care		Plan pays 100%		Plan pays 100%		Plan pays 60% after deductible	Plan pays 100%
Office Visits	**Primary Care Provider (PCP)[6]**	Plan pays 100%	Plan pays 70% after deductible	Plan pays 100%	Plan pays 70% after deductible	Plan pays 60% after deductible	Plan pays 100%
	Behavioral Health Provider	Plan pays 80%, no deductible		Plan pays 80%, after deductible		Plan pays 60% after deductible	Plan pays 80% after deductible
	Specialist	Plan pays 80% no deductible	Plan pays 70% after deductible	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible
	Other Practitioners[7]	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible
Immediate Care	**Convenient Care Clinic**	Plan pays 100%		Plan pays 100%		Plan pays 60% after deductible	Plan pays 100%
	Urgent Center	Plan pays 80% no deductible		Plan pays 80% after deductible		Plan pays 60% after deductible	Plan pays 80% after deductible
	Emergency Care	Plan pays 80% after deductible		Plan pays 80% after deductible			Plan pays 80% after deductible
Inpatient Hospital		Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible
Outpatient Surgery and Procedures		Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible
Outpatient Lab and X-ray		Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible

1 With application, an individual may qualify to enrolled in Out- of-Area non-network benefits.

2 A separate deductible applies for infertility treatment.

3 Out-of-pocket costs that you incur when receiving services from out-of-network providers will apply to the network out- of-pocket maximum.

4 Special application is required. See **hr.osu.edu/oe** for details. For faculty and staff who have applied and been approved for enrollment, the network restriction will be removed if your permanent home address is outside Ohio or in select areas of Ohio without adequate network access. Review eligibility by zip code online at **hr.osu.edu/oe**.

5 Must meet eligibility criteria. Review eligibility by zip code online at **hr.osu.edu/oe**.

6 A PCP is a generalist physician designated as a family medicine, general internal medicine, geriatric medicine or general pediatrics provider. PCP services also can be provided by a Primary Care Nurse Practitioner who practices with a PCP. This benefit also applies to University Health Connection and clinics in a retail setting (convenience care).

7 Includes acupuncture, chiropractic, occupational therapy, speech therapy and physical therapy.

8 Your copay is applied to the facility claim.

This comparison chart should be used as a general guide only. Refer to the Faculty and Staff Health Plan – Specific Plan Details, online at **hr.osu.edu/oe**, for further information. If the information provided in this summary chart differs from the online document, the online document will govern.