

# 2026 MEDICAL COMPARISON CHART

PROVISIONS		Prime Care Advantage <sup>1</sup>		Prime Care Choice <sup>1</sup>			Prime Care Connect <sup>3</sup>		Out of Area <sup>4</sup>
		Premier Network	Standard Network	Premier Network	Standard Network	Out of-Network <sup>2</sup>	Premier Network	Standard Network	Non-Network
<b>Annual Deductible</b>		Individual: \$550 Family: \$1,100		Individual: \$975 Family: \$1,950		Individual: \$1,900 Family: \$3,800	Individual: \$150 Family: \$300		Individual: \$550 Family: \$1,100
<b>Annual Out-of-Pocket Maximum (including deductible)</b>		Individual: \$3,000 Family: \$6,000		Individual: \$4,350 Family: \$8,700		Individual: \$7,500 Family: \$15,000	Individual: \$1,500 Family: \$3,000		Individual: \$3,000 Family: \$6,000
<b>Coinsurance</b>		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 85% for most services after deductible	Plan pays 75% for most services after deductible	Plan pays 80% for most services after deductible
<b>Preventive Care</b>		Plan pays 100%		Plan pays 100%		Plan pays 60% after deductible	Plan pays 100%		Plan pays 100%
<b>OFFICE VISITS</b>	<b>Primary Care Provider (PCP)<sup>5</sup> Chiropractic, Occupational Therapy and Physical Therapy</b>	Plan pays 100% no deductible	Plan pays 70% after deductible	Plan pays 100% no deductible	Plan pays 70% after deductible	Plan pays 60% after deductible	Plan pays 100% no deductible	You pay \$20 copay	Plan pays 100% no deductible
	<b>Behavioral Health Provider</b>	Plan pays 80% no deductible		Plan pays 80% after deductible		Plan pays 60% after deductible	Plan pays 100%		Plan pays 80% after deductible
	<b>Specialist</b>	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	You pay \$20 copay	You pay \$30 copay	Plan pays 80% after deductible
	<b>Other Practitioners<sup>6</sup></b>	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	You pay \$20 copay	You pay \$30 copay	Plan pays 80% after deductible
<b>IMMEDIATE CARE</b>	<b>Convenient Care Clinic</b>	Plan pays 100%		Plan pays 100%		Plan pays 60% after deductible	Plan pays 100%		Plan pays 100%
	<b>Urgent Center</b>	Plan pays 80% no deductible		Plan pays 80% after deductible		Plan pays 60% after deductible	You pay \$35 copay		Plan pays 80% after deductible
	<b>Emergency Care</b>	Plan pays 80% after deductible		Plan pays 80% after deductible		You pay \$100 copay		Plan pays 80% after deductible	
<b>Inpatient Hospital</b>		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	You pay \$200 copay <sup>7</sup>	You pay \$300 copay <sup>7</sup>	Plan pays 80% after deductible
<b>Outpatient Surgery and Procedures</b>		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	You pay \$100 copay <sup>7</sup>	You pay \$150 copay <sup>7</sup>	Plan pays 80% after deductible
<b>Outpatient Lab and X-ray</b>		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 85% no deductible	Plan pays 75% no deductible	Plan pays 80% after deductible

- 1 With application, an individual may qualify to enroll in Out-of-Area non-network benefits.
- 2 Out-of-pocket costs that you incur when receiving services from out-of-network providers will apply to the network out-of-pocket maximum.
- 3 Special application is required. See [hr.osu.edu/oe](http://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](http://hr.osu.edu/oe).
- 4 Must meet eligibility criteria. Review eligibility by zip code online at [hr.osu.edu/oe](http://hr.osu.edu/oe).
- 5 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 or Physician Assistant who practices with a PCP.
- 6 Includes acupuncture and speech therapy.
- 7 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](http://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.