

**WEBT**  
**SUMMARY OF MEDICAL BENEFITS for Retirees 7/1/2019-6/30/2020**

**Over Age 65**

<u>Contract Type</u>	<u>\$100 Deductible</u>	
<u>Single</u>	\$449	
<b><u>Benefit</u></b>		
**Office Visits	Deductible, then coinsurance	<b>**Applies to Medical OOP Maximum</b>
**Deductible	\$100	
**Coinsurance	80% / 20%	
Medical OOP Maximum	\$1,600	
**Prescription Drugs	<u>Retail - for 30 day supply:</u> Generic \$15 Listed Brand \$40 Non-Listed Brand \$60 Specialty Rx 20%  <u>Mail Order - for 90 day supply:</u> Generic \$30 Listed Brand \$80 Non-Listed Brand \$120 Specialty Rx 20%	<b>**Applies to Prescription Drug OOP Maximum</b>
Prescription Drugs OOP Maximum	\$1,500 per calendar year out of pocket maximum	

**Please note:** This comparison of coverages is intended only as a general description for the principle features of the benefit plans. Please refer to the benefit document for full details.



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## **Summary of Medical Benefits**

<b>Preventive Services</b>	Unlimited Services as Defined by PPACA
<b>In-Hospital Pre-Certification</b>	Deductible + 20% Coinsurance Required for Non-Emergency, Non-Maternity Admissions
<b>Surgery Hospital Inpatient Outpatient</b>	Deductible + 20% Coinsurance
<b>Physician's Office Ambulatory Surgical Center</b>	Covered at 100% of Allowable Charges after Deductible
<b>Laboratory/Pathology/X-Ray</b>	Deductible + 20% Coinsurance
<b>Magnetic Resonance (MRI)</b>	Deductible + 20% Coinsurance
<b>Work Related Injuries</b>	Deductible + 20% Coinsurance
<b>Therapy Physical Therapy Occupational Therapy Speech Therapy</b>	Deductible + 20% Coinsurance - 30 Visits per Illness or Injury
<b>Spinal Manipulations</b>	Deductible + 20% - 30 Visits per Calendar Year
<b>Ambulance Ground Air</b>	Deductible + 20% Coinsurance
<b>Mental Health</b>	Deductible + 20% Coinsurance
<b>Substance Abuse</b>	Deductible + 20% Coinsurance
<b>Dependent Eligibility</b>	End of Month Age 26 for dependents of retirees under age 65
<b>Rehabilitation Services</b>	Deductible + 20% Coinsurance for Specified Conditions that Meet Criteria
<b>Plan Maximum</b>	Unlimited