

## Carolinas Electrical Contractors Association (CECA)

# ENHANCED PLAN

### Medical Plan Outline

<u>Type of Coverage</u>	<u>In- Network PPO Benefit</u>	<u>Out of Network Benefit</u>
Lifetime Maximum	\$1,000,000	
Deductible	\$1,000 Individual \$3,000 Family	\$2,000 Individual \$6,000 Family
Out of Pocket	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family
Physician Office Visits (Services done in and billed by the physician's office)	Co-pay then 100% Primary Care - \$25 Specialist - \$50	Deductible then 60%
Preventive Care / Wellness	Co-pay then 100% - Subject to a \$250 year maximum Primary Care - \$25 Specialist - \$50	N/A
Inpatient and Outpatient Surgery	Deductible then 80%	Deductible then 60%
Inpatient Physician Services	Deductible then 80%	Deductible then 60%
Inpatient and Outpatient Hospital Care	Deductible then 80%	Deductible then 60%
Emergency Room Treatment	Deductible then 80%	Deductible then 60%
Pre-Admission Testing	100%	100%
Home Health Care	100% - Subject to plan maximums	100% - Subject to plan maximums
Skilled Nursing Facility	100% - Subject to plan maximums	100% - Subject to plan maximums
Mental and Nervous and Substance Abuse Treatment	Deductible then 80% Subject to plan maximums	Deductible then 60% Subject to plan maximums
Alternative Health Care Specialized Services	Deductible then 80% Maximum of \$2,000 per year	N/A
Other eligible expenses	Deductible then 80%	Deductible then 60%
Prescription Drugs At the Retail Pharmacy 34 day supply maximum	\$10 Generic \$35 Preferred Brand \$50 Non-preferred Brand	\$10 Generic \$35 Preferred Brand \$50 Non-preferred Brand
Prescription Drugs Mail Order 90 day supply maximum	\$20 Generic \$70 Brand \$100 Non-preferred Brand	\$20 Generic \$70 Preferred Brand \$100 Non-preferred Brand