

LivingWell Limited High Deductible Benefits Grid

Lifetime Maximum	In-Network	Unlimited	Out-of-Network	Unlimited
Health Reimbursement Arrangement (HRA)	None			
Annual Deductible	In-Network	Single \$4,250 Family \$8,250	Out-of-Network	Single \$8,250 Family \$16,250
Annual Out-of-Pocket Maximum* (Medical and Prescription out-of-pocket is combined.)	In-Network	Single \$5,250 Family \$10,250	Out-of-Network	Single \$10,250 Family \$20,250
Co-insurance	In-Network	Plan: 50% Member: 50%	Out-of-Network	Plan: 40% Member: 60%
Doctor's Office Visits	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Annual Prescription Drug Out-of-Pocket Maximum**	Combined with Medical			
30-Day Supply of Prescriptions**				
Tier 1 – Generic	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Tier 2 – Formulary	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
90-Day Supply of Prescriptions (Retail or Mail Order)**				
Tier 1 – Generic	In-Network	Deductible, then 50%	Out-of-Network	Not Covered
Tier 2 – Formulary	In-Network	Deductible, then 50%	Out-of-Network	Not Covered
Physician Care (Inpatient/Outpatient/Other)	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Diagnostic Tests*** in Doctor's Office	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Other Laboratory	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Inpatient Hospital (Semi-Private Room)	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Outpatient Hospital/Surgery	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Outpatient/Ambulatory Surgery Center	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%

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Emergency Room (Benefit for emergency medical treatment only.)	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 50%
ER Physician Care	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 50%
Ambulance	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 50%
Urgent Care Center	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 50%
Routine Well Child	In-Network	Covered at 100%	Out-of-Network	Deductible, then 60%
Routine Well Adult	In-Network	Covered at 100%	Out-of-Network	Deductible, then 60%
Autism Services and Mental Health (Treated the same as any other health condition. See specifics related to PCP office visit, inpatient, and outpatient services.)				
Allergy Injections	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Allergy Serum	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Maternity Care (See SPD for specifics.)	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Durable Medical Equipment	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Therapy Services (Physical, Occupational, Speech – combined limit of 90 visits per calendar year.)	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%
Chiropractic Care (Manipulation Therapy. Maximum of 26 visits per calendar year, no more than 1 visit per day.)	In-Network	Deductible, then 50%	Out-of-Network	Deductible, then 60%

Notes: You can refer to the Summary of Benefits and Coverage (SBC) for more information. KEHP has made every attempt to ensure the accuracy of the benefits outlined in this Benefits Grid. If an error has occurred, the benefits outlined in the 2022 Summary Plan Descriptions (SPDs) and Medical Benefit Booklets will determine how benefits are paid. Benefits are subject to the terms, conditions, limitations, and exclusions set forth in the SPDs.

* All covered expenses apply to the out-of-pocket maximum, except routine well child and routine well adult. Deductibles and Out-of-Pocket Maximums for In-Network and Out-of-Network providers accumulate separately and do not cross apply.

** Certain drugs to treat diabetes, COPD, and asthma are subject to reduced co-insurance with no Deductibles. Select preventive or maintenance drugs bypass the deductible.

*** Claims are processed based on provider billing type, which may include separate charges from a lab performing services outside of the doctor's office visit.