Value EPO Non-HSA Plans

	Deductible		Coinsurance	Out-of-Pocket Maximum		Office Visit Copayment				
PLAN NAME	Single	Family	What Participants Pay	Single	Family	PCP	Specialist	Emergency Room	Urgent Care	MDLIVE® Virtual Visits
LFS_EV1000_22_CC	\$1,000	\$2,000	25%	\$8,150	\$16,300	\$45 per visit	\$70 per visit	\$525 per visit	\$225 per visit	\$0 per visit
LFS_EV2000_22_CC	\$2,000	\$4,000								
LFS_EV3000_22_CC	\$3,000	\$6,000								
LFS_EV4000_22_CC	\$4,000	\$8,000								

These summaries are intended to highlight and give a general description of the benefits available. For a complete description of benefits, please refer to the Summary of Participant Responsibility Tables.

Pharmacy Benefits

		All Value EPO Non-HSA Plans			
Retail 30-day supply	SmartChoice (adherence generic drugs)	\$0 per prescription or refill			
	Generic drugs	\$35 per prescription or refill			
	Preferred drugs	\$55 per prescription or refill			
	Non-preferred drugs	\$90 per prescription or refill			
	Preferred specialty drugs	35% after deductible			
	Non-preferred specialty drugs	50% after deductible			
Mail order 90-day supply	SmartChoice (adherence generic drugs)	\$0 per prescription or refill			
	Generic drugs	\$95 per prescription or refill			
	Preferred drugs	\$150 per prescription or refill			
	Non-preferred drugs	\$270 per prescription or refill			
	Preferred specialty drugs	No mail order			
	Non-preferred specialty drugs	No mail order			

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