

Home Builders Association of South Carolina 2019 Benefits

Network Benefits

| | Deductible Single/Family | Plan Coins | Plan Copays | | | | RX Copays Retail/Mail-Order 31 day supply/90 day supply | | | | Standard Out-of-Pocket | Maximum Out-of-Pocket |
|---------------------------|--|---------------|-------------|-------|----------------|--|--|-----------|----------------|---------------|---------------------------|--------------------------|
| | | | PCP | Spec | Urgent Care | ER | Generic | Pref'd | Non- Pref'd | Spec Drugs | | |
| Plan 1 | \$500/\$1,000 | 80% | \$ 20 | \$ 35 | \$ 50 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | \$4,000/\$8,000 | \$7,350/\$14,700 |
| Plan 2 | \$1,000/\$2,000 | 80% | \$ 25 | \$ 40 | \$ 50 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | \$4,500/\$9,000 | \$7,350/\$14,700 |
| Plan 3 | \$1500/\$3,000 | 80% | \$ 20 | \$ 40 | \$ 50 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | \$4,000/\$8,000 | \$7,350/\$14,700 |
| Plan 4 | \$2,000/\$4,000 | 80% | \$ 25 | \$ 40 | \$ 50 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | \$4,500/\$9,000 | \$7,350/\$14,700 |
| Plan 5 | \$1,500/\$3,000 | 70% | \$ 30 | \$ 60 | \$ 60 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | n/a | \$7,350/\$14,700 |
| Plan 6 | \$2,500/\$5,000 | 75% | \$ 25 | \$ 50 | \$ 50 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | \$5,000/\$10,000 | \$7,350/\$14,700 |
| Plan 7 | \$2,500/\$5,000 | 70% | \$ 30 | \$ 60 | \$ 50 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | n/a | \$7,350/\$14,700 |
| Plan 8 | \$3,000/\$6,000 | 75% | \$ 30 | \$ 60 | \$ 60 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | n/a | \$7,350/\$14,700 |
| Plan 9 | \$2,000/\$4,000 | 50% | \$ 30 | \$ 50 | \$ 50 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | n/a | \$7,350/\$14,700 |
| Plan 10 | \$3,500/\$7,000 | 75% | \$ 30 | \$ 60 | \$ 60 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | n/a | \$7,350/\$14,700 |
| Plan 11 | \$6,000/\$12,000 | 75% | \$ 30 | \$ 60 | \$ 60 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | | \$7,350/\$14,700 |
| Plan 12 | \$2,700/\$5,400 | 100% | | | | | | | | | | \$2,700/\$5,400 |
| Plan 13 | \$3,000/\$6,000 | 100% | | | | | | | | | | \$3,000/\$6,000 |
| Plan 14 | \$4,000/\$8,000 | 100% | | | | | | | | | | \$4,000/\$8,000 |
| Plan 15 | \$5,000/\$10,000 | 100% | | | | | | | | | | \$5,000/\$10,000 |
| Plan 16 | \$6,350/\$12,700 | 100% | | | | | | | | | | \$6,350/\$12,700 |
| HIA Plan 1 | \$2,000/\$4,000 | 80% | \$ 25 | \$ 40 | \$ 50 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | \$4,500/\$9,000 | \$7,350/\$14,700 |
| HIA Plan 2 | \$3,500/\$7,000 | 75% | \$ 30 | \$ 60 | \$ 60 | \$ 300 | \$15/\$25 | \$40/\$90 | \$70/\$175 | \$125 | | \$7,350/\$14,700 |
| PCP Office Visit Copay | All inclusive - to include surgery in PCP office | | | | | Plans 12 through 16 are high deductible health plans | | | | | | |
| Sustained Health Benefits | \$500 max, PCP Copay | | | | | eligible for health savings accounts. | | | | | | |
| Annual vision screening | \$150 max (Plans 1 - 11) | | | | | No family member will meet more than the single deductible | | | | | | |
| Chiropractic Benefits | \$500 max, Specialist copay | | | | | The HIA plans offer deductible reduction for tasks completed | | | | | | |
| Emergency Room Services | \$300 Copay + Deductible + Coinsurance | | | | | HIA 1 reduces the network deductible by up to \$500 | | | | | | |
| Inpatient Benefits | Deductible + Coinsurance | | | | | HIA 2 reduces the network deductible by up to \$750 | | | | | | |

Home Builders Association of South Carolina 2019 Benefits

Out-of-Network Benefits

| | Deductible Single/Family | Plan Coins | Plan Copays | | | | RX Copays Retail/Mail-Order | | | | Standard Out-of-Pocket |
|------------|-----------------------------|---------------|-----------------------------|------|----|----|-----------------------------|--------|----------------|---------------|---------------------------|
| | | | PCP | Spec | UC | ER | Generic | Pref'd | Non- Pref'd | Spec Drugs | Deductible & Coinsurance |
| Plan 1 | \$1,000/\$2,000 | 60% | Deductible then Coinsurance | | | | | | | | \$8,000/\$16,000 |
| Plan 2 | \$2,000/\$4,000 | 60% | Deductible then Coinsurance | | | | | | | | \$9,000/\$18,000 |
| Plan 3 | \$3,000/\$6,000 | 60% | Deductible then Coinsurance | | | | | | | | \$8,000/\$16,000 |
| Plan 4 | \$4,000/\$8,000 | 60% | Deductible then Coinsurance | | | | | | | | \$9,000/\$18,000 |
| Plan 5 | \$3,000/\$6,000 | 50% | Deductible then Coinsurance | | | | | | | | \$8,000/\$16,000 |
| Plan 6 | \$5,000/\$10,000 | 60% | Deductible then Coinsurance | | | | | | | | \$10,000/\$20,000 |
| Plan 7 | \$5,000/\$10,000 | 50% | Deductible then Coinsurance | | | | | | | | \$11,000/\$22,000 |
| Plan 8 | \$6,000/\$12,000 | 60% | Deductible then Coinsurance | | | | | | | | \$12,000/\$24,000 |
| Plan 9 | \$4,000/\$8,000 | 50% | Deductible then Coinsurance | | | | | | | | \$10,000/\$20,000 |
| Plan 10 | \$7,000/\$14,000 | 50% | Deductible then Coinsurance | | | | | | | | \$13,000/\$26,000 |
| Plan 11 | \$10,000/\$20,000 | 60% | Deductible then Coinsurance | | | | | | | | \$14,000/\$28,000 |
| Plan 12 | \$5,000/\$10,000 | 60% | Deductible then Coinsurance | | | | | | | | \$10,000/\$20,000 |
| Plan 13 | \$6,000/\$12,000 | 60% | Deductible then Coinsurance | | | | | | | | \$12,000/\$24,000 |
| Plan 14 | \$8,000/\$16,000 | 60% | Deductible then Coinsurance | | | | | | | | \$16,000/\$32,000 |
| Plan 15 | \$10,000/\$20,000 | 60% | Deductible then Coinsurance | | | | | | | | \$20,000/\$40,000 |
| Plan 16 | \$10,000/\$20,000 | 60% | Deductible then Coinsurance | | | | | | | | \$20,000/\$40,000 |
| HIA Plan 1 | \$4,000/\$8,000 | 60% | Deductible then Coinsurance | | | | | | | | \$9,000/\$18,000 |
| HIA Plan 2 | \$7,000/\$14,000 | 50% | Deductible then Coinsurance | | | | | | | | \$13,000/\$26,000 |