PTS Services Medical Coverage Options Effective 02/01/2024



	United Healthcare Level Funded HPVV425021B HSA Choice Plus	United Healthcare Level Funded ProP100010i8021B Choice Plus	United Healthcare Level Funded P2000i10021B Choice Plus
BENEFITS			
Office Visit - PCP CoPay	\$0 after Deductible	\$10 CoPay	\$25 CoPay
Office Visit - Specialist CoPay	\$0 after Deductible	Des Network: \$40 CoPay / Non-Des: \$80 CoPay	\$75 CoPay
Virtual Visit CoPay	\$0 CoPay	\$0 CoPay	\$0 CoPay
Referral from PCP	No	No	No
Routine Physical / Gyn. Exams	\$0	\$0	\$0
Pap / Mammogram / Colonoscopy	\$0	\$0	\$0
Deductible	\$4,250 Individual / \$8,500 Family	\$1,000 Individual / \$2,000 Family	\$2,000 Individual / \$4,000 Family
Out of Pocket Max / Year (Includes Deductible)	\$4,250 Individual / \$8,500 Family	\$4,000 Individual / \$8,000 Family	\$4,000 Individual / \$8,000 Family
Pharmacy CoPay	\$0 after Deductible	\$5 / \$30 / \$65 / \$150	\$10 / \$35 / \$75 / \$250
Coinsurance	0%	20%	0%
Inpatient Hospital Facility	\$0 after Deductible	20% after Deductible	\$0 after Deductible
Outpatient Hospital Facility / Surgery	\$0 after Deductible	20% after Deductible	\$0 after Deductible
Emergency Room	\$0 after Deductible	20% after Deductible + \$300 CoPay	Deductible + \$300 CoPay
Walk-In Clinic	\$0 after Deductible	\$25 CoPay	\$50 CoPay
Clinical Laboratory / X-Ray	\$0 after Deductible	\$40 CoPay	No Charge
Advanced MRI CT Scan	\$0 after Deductible	\$500 CoPay	\$0 after Deductible
Maternity	\$0 after Deductible	CoPay Initial Visit / Child Birth: 20% after Deductible	CoPay Initial Visit / Child Birth: \$0 after Deductible
Out of Network Coverage	50% after \$5,000 / \$10,000 Deductible	50% after \$5,000 / \$10,000 Deductible	50% after \$4,000 / \$8,000 Deductible
Employee Semi-Monthly Payroll Deduction			
Employee Only	\$0.00	\$0.00	\$0.00
Employee & Spouse	\$208.54	\$253.41	\$254.20
Employee & Children	\$170.62	\$207.34	\$207.99
Family	\$399.99	\$486.07	\$487.60

Any employees who enroll in the HSA health plan will receive a \$1,000 annual contribution by PTS Services into a personal health savings accounts managed by Optum Bank. Employees may deposit additional funds into the account through a pre-tax payroll deduction.