

SUMMARY OF BENEFITS 2021

Basic Option

Annual Deductible

In-Network: \$1,000 Per Individual/\$3,000 Per Family
Out-of-Network: \$2,000 Per Individual/\$6,000 Per Family

Out of Pocket Maximum

In-Network: \$4,000 Per Individual/\$12,000 Per Family (Includes Deductible)
Out-of-Network: \$10,000 Per Individual/\$25,000 Per Family

Plan's Portion

In-Network: 60%
Out-of-Network: 50%

	In-Network	Out-of-Network	Comments
Primary Care Physician Office Visit/ Urgent Care	\$10 co-pay, then paid at 100%	\$2,000 deductible and 50% of eligible expense	Primary Care Physician (PCP) means a Family Practice Physician, General Practitioner, and Internist, Nurse practitioner, Obstetrician/Gynecologist, Pediatrician or Physician's Assistant. All other providers are considered specialists.
Specialist Office Visit	\$15 co-pay, then paid at 100%	\$2,000 deductible and 50% of eligible expense	All other providers not listed above are considered specialists (such as a Cardiologist or Surgeon). For more information, refer to the plan document.
Wellness (Routine Care)	\$0 co-pay paid at 100% deductible waived	\$2,000 deductible and 50% of eligible expense	Services include routine physicals and immunizations. For more information, refer to the plan document.
Diagnostic X-ray & Lab	Covered at 100% Deductible waived	\$2,000 deductible and 50% of eligible expense	Includes services performed on an outpatient basis in a physician office, lab facility or hospital (such as blood test and x-ray). For more information, refer to plan document.
Advanced Imaging*	\$1,000 deductible and 60% of eligible expense	\$2,000 deductible and 50% of eligible expense	Includes CT scans, MRI, PETscan and nuclear medicine.
Emergency Room	\$1,000 deductible and 60% of eligible expense	\$1,000 deductible & 60% of eligible expense	An additional \$350 co-pay applies for Non-True Emergency visits.
Walgreens Take Care & CVS Minute Clinics	\$0 co-pay paid at 100% deductible waived	\$0 co-pay paid at 100% deductible waived	
Retail Prescription	30-day supply: \$0 generic • \$10 preferred brand • \$20 non-preferred • \$100 specialty drug 90-day supply: \$0 generic • \$30 preferred brand • \$60 non-preferred		
Mail Order Prescription (90 Days)	\$0 generic • \$20 preferred brand • \$40 non-preferred		
Vision	Covered at 100% deductible waived	Covered at 100% deductible waived	\$300 annual limit for exams and all related hardware

Dental Benefits

Annual Deductible	\$50 per covered individual
Preventative & Diagnostic	100% no deductible
Basic Services	80% after \$50 deductible
Major Services (Includes Coverage for Dental Implants)	50% after \$50 deductible
Calendar Year Maximum	\$2,000 per covered individual



*Prescription is required for certain benefits. Failure to comply with this plan requirement could result in a penalty of up to \$500 being applied. **CRB offers a weekly \$5 premium credit for employees who are tobacco free.** **This is a general description of benefits for more details please refer to the plan document.