



Rose Tree Media School District

July 1, 2024 - June 30, 2026

In-Network Coverage	Silver Plan PC \$3500/\$40/\$80/100%	Gold Plan PC Alternative
Network	National PPO Coverage	National PPO Coverage
PCP Selection and Referrals Required	Not Required	Not Required
Deductible	\$3,500 Individual/\$7,000 Family	None
Coinsurance	100%	100%
Out of Pocket Maximum	\$5,500 Individual/\$11,000 Family	\$3,000 Individual/\$6,000 Family
Office Visits	\$40 Copay; No Deductible	\$35 Copay
Specialist Visits	\$80 Copay; No Deductible	\$45 Copay
Urgent Care	\$150 Copay, No Deductible	\$175 Copay
Preventive Care	100% Covered; No Deductible	100% Covered; No Copay
Hospital Inpatient	\$150 Copay After Deductible (5 day max/admission)	\$300 Copay (5 day max/admission)
Emergency Room	\$300 Copay; No Deductible (Not Waived if Admitted)	\$250 Copay (Waived if Admitted)
Laboratory	\$80 Copay; No Deductible	100% Covered; No Copay
Outpatient Radiology	\$80 Copay; No Deductible	\$45 Copay
Outpatient Surgery	\$150 Copay After Deductible	\$250 Copay
Maternity	First OB Visit \$80 Copay; Hospital: \$150 Copay/day after Deductible (5 Day Max/Admis.)	First OB Visit \$35 Copay; Hospital: \$300 Copay (5 Day Max/Admis.)
Physical/Occupational & Speech Therapy	\$80 Copay; No Deductible (30 Visits/Year)	\$35 Copay (Visits 1-30); \$45 Copay (Visits 31-60)
Spinal Manipulation	\$40 Copay; No Deductible (20 Visits/Year)	\$45 Copay (30 Visits/Year)
Psychiatric Outpatient Visits	\$80 Copay; No Deductible	\$45 Copay
Private Duty Nursing	100% After Deductible	100% Covered; No Copay
Skilled Nursing Facility	100% After Deductible (120 Days/Year)	100% Covered; No Copay (120 Days/Year)
Hospice and Home Health Care	100% Covered; No Deductible	100% Covered; No Copay
Durable Medical Equipment	100% After Deductible	\$45 Copay
Out of Network Benefits		
Deductible	\$8,000 Individual/ \$16,000 Family	\$2,500 Individual/ \$5,000 Family
Coinsurance	50%	70%
Out of Pocket Maximum	\$15,000 Individual/\$30,000 Family	\$5,500 Individual/\$11,000 Family

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claim costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.