

## Blue Ribbon Medical Plan

Summary of Benefits  
As of January 1, 2024

Description	The Amount You Pay
<b>Deductible</b> Individual / Family	\$1,750 per person / \$3,500 family max
<b>Maximum Out of Pocket</b> Ind / Family	\$3,500 per person / \$7,000 family max
<b>Co-Insurance Plan Pays / Your Cost</b>	75%/25% Up to Maximum Out of Pocket Then the Plan will pay 100%
<b>Preventive Care</b> Annual Physical Exams Well Baby/Child & Immunizations Annual Well Woman Visits Labs & X-rays Cancer Screenings Colonoscopies	No Charge / Not Subject to Deductible No Charge / Not Subject to Deductible No Charge / Not Subject to Deductible No Charge / Not Subject to Deductible No Charge / Not Subject to Deductible
<b>Physician Office Services</b> Primary Care Urgent Care/Walk-In Clinics Specialist	\$50 copay \$75 copay \$100 copay
<b>Other Services</b> Emergency Room Visits Ambulance Services Allergy Chiropractic Services	Non-Emergency Visits are not covered 25% after Deductible 25% after Deductible 25% after Deductible 25% after Deductible
<b>Lab &amp; X-ray Services</b> Lab, X-ray & diagnostics Major Diagnostics – CT, PET MRI, MRA, Nuclear	25% after Deductible 25% after Deductible
<b>Chemo, Radiation, Renal Dialysis</b> Hospital – Outpatient Office Visit	25% after Deductible 25% after Deductible
<b>Facility Services</b> Inpatient Facility Outpatient Facility Skilled Nursing Facility	25% after Deductible 25% after Deductible 25% after Deductible
<b>Medical Equip &amp; Home Health</b>	25% after Deductible
<b>Outpatient Rehab Therapy</b> Physical, Occ, Speech, & Cardiac	25% after Deductible
<b>Mental Health &amp; Substance Abuse</b> Inpatient Services Outpatient Services Office Visits	25% after Deductible 25% after Deductible 25% after Deductible
<b>Prescription Services</b> Generic & Preferred Generic Branded Drugs Specialty Drugs	Excludes Injectibles (except for insulin) \$10 Co-pay (free through mail order) 25% after Deductible (free through mail order) 25% after Deductible (free through mail order) \$10,000 Annual Maximum on Specialty Drugs