

2025 SmartHealth Medical Plan Options

SmartHealth PPO Copay Plan Option							SmartHealth HDHP Option					
	Ascension Network		National Network		Out-of-Network		Ascension Network		National Network		Out-of-Network	
Annual Deductible	<i>All eligible expenses apply toward all deductibles.</i>						<i>All eligible expenses apply toward all deductibles.</i>					
Single	\$1,000		\$4,000		\$6,000		\$2,500		\$7,500		\$10,000	
Family	\$2,000		\$8,000		\$12,000		\$5,000		\$15,000		\$20,000	
Total Annual OOP max including Deductible	<i>All eligible expenses apply toward all OOP maximums. Copays do not apply to the deductible.</i>						<i>All eligible expenses apply toward all OOP maximums.</i>					
Single	\$4,500		\$9,200		\$12,500		\$4,500		\$9,200		\$13,000	
Family	\$9,000		\$18,400		\$25,000		\$9,000		\$18,400		\$26,000	
Inpatient/Outpatient Services	Copay/Coinsurance						Copay/Coinsurance					
Inpatient Hospital Services	20% after deductible		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Outpatient Services (i.e. Lab, Radiology)	20% after deductible		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Urgent Care	\$50 copay		\$75 copay		\$200 copay after deductible		15% after deductible		\$200 copay after deductible		\$200 copay after National Network deductible	
Emergency Room Visit	\$500 copay		\$500 copay		\$500 copay		15% after deductible		15% after Ascension Network deductible		15% after Ascension Network deductible	
Physician Office Services	Copay/Coinsurance						Copay/Coinsurance					
Primary Care Visits (Family Practice/General Internal Medicine/Pediatrics)	\$30 copay		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Specialist Visits	\$60 copay		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Mental Health Visits (Individual therapy/ group therapy/ e-visits)	\$30 copay		\$30 copay		50% after deductible		15% after deductible		15% after Ascension Network deductible		50% after deductible	
Therapy (Physical/Speech/Occupational) Annual max: 60 visits	20% after deductible		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Chiropractic Office Visit Annual max: 35 visits	\$35 copay		40% after deductible		50% after deductible		15% after deductible		40% after deductible		50% after deductible	
Preventive Health Care Adult/Child & Immunizations	\$0		\$0		50% after deductible		\$0		\$0		50% after deductible	
Prescription Drugs	<i>Prescription drugs do not count toward deductibles.</i>						<i>Before satisfying the deductible, the full cost of prescription drugs count toward the deductible. After satisfying the deductible, you pay these co-pays until you reach your OOP maximum.</i>					
	ARx 30-day	ARx 90-day	Retail 30-day	ARx Home Delivery 90-day	ARx Specialty 30-day Generic & Preferred	ARx Specialty 30-day Non-Preferred	ARx 30-day	ARx 90-day	Retail 30-day	ARx Home Delivery 90-day	ARx Specialty 30-day Generic & Preferred	ARx Specialty 30-day Non-Preferred
Generic	Up to \$25.00	Up to \$75.00	Up to \$30.00	Up to \$40.00	N/A	N/A	Up to \$25.00	Up to \$75.00	Up to \$30.00	Up to \$40.00	N/A	N/A
Preferred Brand name	20% (min \$0/ max \$65)	20% (min \$0/ max \$200)	25% (min \$0/ max \$125)	20% (min \$0/ max \$100)	N/A	N/A	20% (min \$0/ max \$65)	20% (min \$0/ max \$200)	25% (min \$0/ max \$125)	20% (min \$0/ max \$100)	N/A	N/A
Non-preferred Brand Name	30% (min \$0/ max \$165)	30% (min \$0/ max \$500)	35% (min \$0/ max \$175)	30% (min \$0/ max \$250)	N/A	N/A	30% (min \$0/ max \$165)	30% (min \$0/ max \$500)	35% (min \$0/ max \$175)	30% (min \$0/ max \$250)	N/A	N/A
Specialty	N/A	N/A	N/A	N/A	40% (max \$200) 40% (max \$250)	40% (max \$400)	N/A	N/A	N/A	N/A	40% (max \$200) 40% (max \$250)	40% (max \$400)
Biweekly Premiums												
Annual Pay Band	\$46,000.00 or less	\$44,000.01 - \$108,000.00	\$108,000.01 - \$223,000.00	\$223,000.01 - \$349,000.00	\$349,000.01 or more	Part-time (all bands)	\$46,000.00 or less	\$44,000.01 - \$108,000.00	\$108,000.01 - \$223,000.00	\$223,000.01 - \$349,000.00	\$349,000.01 or more	Part-time (all bands)
Associate	\$45.00	\$66.00	\$81.00	\$99.00	\$139.00	\$219.37	\$31.00	\$52.00	\$65.00	\$80.00	\$114.00	\$213.33
Associate Plus Spouse or Associate Plus LDB	\$101.92	\$163.00	\$203.00	\$243.00	\$290.00	\$483.00	\$74.47	\$134.00	\$167.00	\$201.00	\$273.00	\$466.32
Associate Plus Child(ren)	\$71.40	\$119.00	\$151.00	\$176.00	\$231.00	\$386.77	\$51.43	\$97.00	\$123.00	\$145.00	\$202.00	\$383.44
Associate Plus Family or Associate Plus Children/LDB	\$140.54	\$214.53	\$271.25	\$341.01	\$371.01	\$703.08	\$98.62	\$177.28	\$224.33	\$291.87	\$321.87	\$664.34

Notes: Tobacco Surcharge: If you or a covered family member use tobacco products, a \$50 surcharge will be deducted biweekly from your paycheck.
 Spousal Surcharge: If your spouse or legally-domiciled beneficiary (LDB) has access to employer-sponsored medical insurance coverage outside of Ascension, a spousal surcharge will be deducted biweekly from your paycheck.