

## 2025 SmartHealth Medical Plan Options

SmartHealth PPO Copay Plan Option							SmartHealth EPO Plan Option						SmartHealth HDHP Option						
	Ascension Network		BlueOptions Network (OK)		Out-of-Network		Ascension Network						Ascension Network		BlueOptions Network (OK)		Out-of-Network		
<b>Annual Deductible</b>	<i>All eligible expenses apply toward all deductibles.</i>						<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		\$500						\$2,500		\$7,500		\$10,000		
Family	\$2,000		\$8,000		\$12,000		\$1,000						\$5,000		\$15,000		\$20,000		
<b>Total Annual OOP max including Deductible</b>	<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>						<i>All eligible expenses apply toward all OOP maximums.</i>						
Single	\$4,500		\$9,200		\$12,500		\$4,500						\$4,500		\$9,200		\$13,000		
Family	\$9,000		\$18,400		\$25,000		\$9,000						\$9,000		\$18,400		\$26,000		
<b>Inpatient/Outpatient Services</b>	<b>Copay/Coinsurance</b>						<b>Copay/Coinsurance</b>						<b>Copay/Coinsurance</b>						
Inpatient Hospital Services	20% after deductible		40% after deductible		50% after deductible		15% 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						15% after deductible		40% after deductible		50% after deductible		
Urgent Care	\$50 copay		\$75 copay		\$200 copay after deductible		\$50 Copay						15% after deductible		\$200 copay after deductible		\$200 copay after National Network deductible		
Emergency Room Visit	\$500 copay		\$500 copay		\$500 copay		\$500 Copay						15% after deductible		15% after Ascension Network deductible		15% after Ascension Network deductible		
<b>Physician Office Services</b>	<b>Copay/Coinsurance</b>						<b>Copay/Coinsurance</b>						<b>Copay/Coinsurance</b>						
Primary Care Visits (Family Practice/General Internal Medicine/Pediatrics)	\$30 copay		40% after deductible		50% after deductible		\$10 Copay						15% after deductible		40% after deductible		50% after deductible		
Specialist Visits	\$60 copay		40% after deductible		50% after deductible		\$25 Copay						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		\$10 Copay						15% after deductible		15% after Ascension Network deductible		50% after deductible		
<b>Therapy</b> (Physical/Speech/Occupational) Annual max: 60 visits	20% after deductible		40% after deductible		50% after deductible		15% after deductible						15% after deductible		40% after deductible		50% after deductible		
<b>Chiropractic Office Visit</b> Annual max: 35 visits	\$35 copay		40% after deductible		50% after deductible		\$30 Copay						15% after deductible		40% after deductible		50% after deductible		
<b>Preventive Health Care</b> Adult/Child & Immunizations	\$0		\$0		50% after deductible		\$0						\$0		\$0		50% after deductible		
<b>Prescription Drugs</b>	<i>Prescription drugs do not count toward deductibles.</i>						<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>						
	<b>ARx 30-day supply</b>	<b>ARx 90-day supply</b>	<b>Retail 30-day supply</b>	<b>ARx Home Delivery 90-day</b>	<b>ARx Specialty 30-day Generic &amp; Preferred</b>	<b>ARx Specialty 30-day Non-Pref</b>	<b>ARx 30-day supply</b>	<b>ARx 90-day supply</b>	<b>Retail 30-day supply</b>	<b>ARx Home Delivery 90-day</b>	<b>ARx Specialty 30-day Generic &amp; Preferred</b>	<b>ARx Specialty 30-day Non-Pref</b>	<b>ARx 30-day supply</b>	<b>ARx 90-day supply</b>	<b>Retail 30-day supply</b>	<b>ARx Home Delivery 90-day</b>	<b>ARx Specialty 30-day Generic &amp; Preferred</b>	<b>ARx Specialty 30-day Non-Pref</b>	
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	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	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	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/\$250)	40% (max \$400)	N/A	N/A	N/A	N/A	40% (max \$200/\$250)	40% (max \$400)	N/A	N/A	N/A	N/A	40% (max \$200/\$250)	40% (max \$400)	
<b>Biweekly Premiums</b>																			
<b>Annual Pay Band</b>	\$46,000.00 or less	\$46,000.01-\$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	\$46,000.01-\$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	\$46,000.01-\$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	\$139.00	\$34.50	\$55.50	\$69.00	\$84.75	\$120.25	\$120.25	\$31.00	\$52.00	\$65.00	\$80.00	\$114.00	\$114.00	
Associate Plus Spouse or Associate Plus LDB	\$110.07	\$161.98	\$203.00	\$243.00	\$290.00	\$392.50	\$84.44	\$141.00	\$176.00	\$211.50	\$270.28	\$392.50	\$75.90	\$134.00	\$167.00	\$201.00	\$263.71	\$392.50	
Associate Plus Child(ren)	\$73.00	\$120.81	\$151.00	\$176.00	\$231.00	\$373.95	\$56.43	\$113.31	\$130.00	\$152.75	\$209.25	\$373.95	\$50.90	\$110.81	\$123.00	\$145.00	\$202.00	\$373.95	
Associate Plus Family or Children/LDB	\$141.90	\$197.56	\$234.56	\$307.36	\$337.36	\$505.48	\$108.51	\$178.29	\$224.95	\$293.37	\$323.37	\$486.73	\$97.38	\$171.87	\$221.75	\$288.70	\$318.70	\$480.48	

**Note:** 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.