

**Plan Year: April 1, 2025 –  
March 31, 2026**

**OPTION 1**  
**PPO 1000 Plan**

**OPTION 2**  
**PPO 2000 Plan**

**OPTION 3**  
**QHDHP 5000 Plan**

**IN-NETWORK BENEFITS – Capital Blue Cross**

**DEDUCTIBLE**

Individual / Family	\$1,000 / \$2,000	\$2,000 / \$4,000	\$5,000 / \$10,000
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**MAXIMUM OUT-OF-POCKET**

Individual / Family	\$8,150 / \$16,300	\$8,150 / \$16,300	\$7,050 / \$14,100
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Maximum Out-of-Pocket Includes: Deductible, Coinsurance & Copayments (including prescription copays)

**PREVENTIVE CARE**

Annual Well Check, Immunizations, and Other Related Services	\$0
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**FACILITY VISITS**

Primary Care Provider (PCP) Visit	\$20 copay	\$20 copay	100% after deductible
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Specialist Visits	\$40 copay	\$50 copay	100% after deductible
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Telemedicine Visits	\$20 copay	\$20 copay	100% after deductible
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Urgent Care	\$100 copay	\$100 copay	100% after deductible
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Spinal Manipulations or Physical/Occupational Therapy	\$40 copay	\$50 copay	100% after deductible
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Emergency Room	\$200 per visit, waived if admitted	\$250 per visit, waived if admitted	\$250 after deductible
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Inpatient Hospital	100% after deductible	100% after deductible	100% after deductible
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Outpatient Surgery	100% after deductible	100% after deductible	100% after deductible
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**OUTPATIENT DIAGNOSTIC SERVICES**

Outpatient Lab/Pathology, X-Ray Services, CT/PET Scan, MRI	100% after deductible	100% after deductible	100% after deductible
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**PRESCRIPTIONS – Save money on your prescriptions through MadScripts! Learn more at [www.furmanosbenefits.com/rx](http://www.furmanosbenefits.com/rx)**

Tier 1 – Generic	\$5 copay	\$5 copay	100% after deductible
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Tier 2 – Preferred Brand	\$35 copay	\$55 copay	100% after deductible
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Tier 3 – Non-Preferred Brand	\$75 copay	\$105 copay	100% after deductible
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Tier 4 – Specialty	20% coinsurance up to \$500 maximum	20% coinsurance up to \$500 maximum	100% after deductible
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Mail Order – 90-day supply	2x retail	2x retail	2x retail
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**OUT-OF-NETWORK – Refer to Summary of Benefits and Coverage found at [www.furmanosbenefits.com/legal](http://www.furmanosbenefits.com/legal)**