

**Town of Oxford —Network Plan**

Medical Benefits for Group BP4 Effective 7/1/2022

|  |   | <b>In-Network Providers</b> |
|--|---|-----------------------------|
| <b>Deductible &amp; Out-of-Pocket</b>                                      |   |                             |
| Annual Calendar Year Deductible  | <i>Single Family</i>  | \$500<br>\$1,000            |
| Annual Out-of-Pocket Maximum <i>(includes Deductible)</i>                  | <i>Single Family</i>  | \$5,000<br>\$10,000         |
| <b>Preventive Care</b>   |   |                             |
| Routine Physicals & Gynecological Exams                                    |   | 100%                        |
| <b>Other Services</b>  |   |                             |
| Office Visit – Primary Care  |   | \$25 copay                  |
| Office Visit – Specialist Care   |   | \$35 copay                  |
| Chiropractic Visit<br><i>(12 visits per plan year)</i>                     |   | \$25 copay                  |
| Diagnostic Lab & X-Ray   |   | 100%                        |
| CT, MRI & PET Scan   |   | 100% after deductible       |
| Outpatient Surgery   |   | 100% after deductible       |
| Inpatient Hospital   |   | 100% after deductible       |
| Behavioral Health Hospital Service   |   | 100% after deductible       |
| Behavioral Health Office Visit   |   | \$25 copay                  |
| Occupational and Physical Therapy<br><i>(60 visits each per plan year)</i> |   | \$25 copay                  |
| Speech Therapy   |   | \$25 copay                  |
| Ambulance  |   | 100%                        |
| Emergency Room<br><i>(copay waived if admitted)</i>                        |   | \$250 copay                 |
| Urgent Care  |   | \$25 copay                  |
| <b>Prescription Drug Benefits</b>  |   | <b>Express Scripts</b>      |
| Retail Pharmacy <i>(up to a 30-day supply)</i>                             | \$15 (Generic) / \$30 (Preferred Brand) / \$50 (Non-Preferred Brand)  |                             |
| Mail Order <i>(up to a 90-day supply)</i>                                  | \$45 (Generic) / \$90 (Preferred Brand) / \$150 (Non-Preferred Brand) |                             |

**NOTE:** This Summary provides you with an overview of your Plan benefits and is not a complete statement of all Plan provisions, limitations and exclusions. Please refer to your Summary Plan Description and amendments for complete details. In the event of any inconsistency between this Summary and your Plan Document, the Plan Document and any applicable amendments will govern. Please refer to your Plan Document and Amendments for complete details as well as the services that require prior authorization.