

# ALASKA COMPREHENSIVE HEALTH INSURANCE ASSOCIATION

## \$1,000 Deductible Plan

## Carveout Plan (Non PPO)

**Calendar Year Deductible**

**\$1,000 Individual**

**Out-of-Pocket Maximum**  
(includes deductible)

**\$2,500 Individual**

**Lifetime Maximum**

**\$3,000,000**

**Physicians Services**  
All Services

**80% after deductible**

**Hospital Services**

**80% after deductible**

**Other Covered Medical Expenses**

**80% after deductible**

**Routine Expenses**

**No coverage, except for certain  
Mammograms, Pap Smears and Prostate  
Exams**

**Mental Disorder Expenses**

**Inpatient**  
(No out-of-pocket maximum)

**50% after deductible**

**Outpatient**  
(\$4,000 calendar year maximum)

**50% after deductible**

**Alcoholism and Drug Abuse Expenses**

**Inpatient**

**Limited to 45 days per calendar year**

**Outpatient Maximum**

**\$16,380**  
(during any 2 consecutive calendar years)

**Outpatient Lifetime Maximum**

**\$32,750**

**Spinal Disorder**

**80% after deductible**

This plan coordinates benefits with Medicare. This plan is the secondary payer and Medicare is the primary payer for all benefits for Covered Services that are also covered by Medicare. This plan is the primary payer for the benefits not covered by Medicare, but which are covered by the ACHIA plan. A Medicare Explanation of Benefits must accompany all claims.

This is only a brief summary of the *Alaska Comprehensive Health Insurance Association* benefits available. Subject to change based on Medicare.