

ALASKA COMPREHENSIVE HEALTH INSURANCE ASSOCIATION

\$10,000 Deductible Plan

Preferred Provider Organization (PPO) Plan Features

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| Calendar Year Deductible | \$10,000 Individual |
| Out-of-Pocket Maximum (includes deductible) | \$15,000 Individual |
| Lifetime Maximum | \$3,000,000 |
| Precertification Penalty | \$300 |
| Physicians Services All Services | 80% after deductible |
| Hospital Services | 80% after deductible when services are received from a Contract Provider; and 60% after deductible when services are not received from a Contract Provider. |
| Other Covered Medical Expenses | 80% after deductible |
| Preventive Services | 100% of the first \$500 in covered preventive services, then subject to deductible and coinsurance. |
| 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 |
| Prescription Drug | 80% after deductible |

This is only a brief summary of the **Alaska Comprehensive Health Insurance Association** PPO (Open Choice) benefits available. Some restrictions may apply. To receive maximum hospital benefits, Contract provider (in-network) services must be utilized.