

# ALASKA COMPREHENSIVE HEALTH INSURANCE ASSOCIATION

## **\$10,000 Deductible Plan**

## **Preferred Provider Organization (PPO) Plan Features**

|   |  |
|---|--|
| <b>Calendar Year Deductible</b>                       | <b>\$10,000 Individual</b>   |
| <b>Out-of-Pocket Maximum</b><br>(includes deductible) | <b>\$15,000 Individual</b>   |
| <b>Lifetime Maximum</b>                               | <b>\$3,000,000</b>   |
| <b>Precertification Penalty</b>                       | <b>\$300</b>   |
| <b>Physicians Services</b><br>All Services            | <b>80% after deductible</b>  |
| <b>Hospital Services</b>                              | <b>80% after deductible when services are received from a Contract Provider; and 60% after deductible when services are not received from a Contract Provider.</b> |
| <b>Other Covered Medical Expenses</b>                 | <b>80% after deductible</b>  |
| <b>Preventive Services</b>                            | <b>100% of the first \$500 in covered preventive services, then subject to deductible and coinsurance.</b>   |
| <b>Mental Disorder Expenses</b>                       |  |
| Inpatient<br>(No out-of-pocket maximum)               | <b>50% after deductible</b>  |
| Outpatient<br>(\$4,000 calendar year maximum)         | <b>50% after deductible</b>  |
| <b>Alcoholism and Drug Abuse Expenses</b>             |  |
| Inpatient   | <b>Limited to 45 days per calendar year</b>  |
| Outpatient Maximum                                    | <b>\$16,380</b><br>(during any 2 consecutive calendar years)   |
| Outpatient Lifetime Maximum                           | <b>\$32,750</b>  |
| <b>Spinal Disorder</b>                                | <b>80% after deductible</b>  |
| <b>Prescription Drug</b>                              | <b>80% after deductible</b>  |

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.