

ALASKA COMPREHENSIVE HEALTH INSURANCE ASSOCIATION

\$15,000 Deductible Plan

Preferred Provider Organization (PPO) Plan Features

Calendar Year Deductible	\$15,000 Individual
Out-of-Pocket Maximum (includes deductible)	\$25,000 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.