

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.