

2021 Minnesota Advantage Health Plan Schedule of Benefits

| 2021 Benefit Provision | Cost Level 1 - You Pay | Cost Level 2 - You Pay | Cost Level 3 - You Pay | Cost Level 4 - You Pay |
|--|---|---|---|---|
| A. Preventive Care Services <ul style="list-style-type: none"> • Routine medical exams, cancer screening • Child health preventive services, routine immunizations • Prenatal and postnatal care and exams • Adult immunizations • Routine eye and hearing exams | Nothing | Nothing | Nothing | Nothing |
| B. Annual First Dollar Deductible (single/family) | \$250/500 | \$400/800 | \$750/1500 | \$1500/3000 |
| C. Office visits for Illness/Injury, for Outpatient Physical, Occupational or Speech Therapy, and Urgent Care <ul style="list-style-type: none"> • Outpatient visits in a physician's office • Chiropractic services • Outpatient mental health and chemical dependency • Urgent Care clinic visits (in & out of network) | \$35 copay per visit Annual deductible applies | \$40 copay per visit Annual deductible applies | \$70 copay per visit Annual deductible applies | \$90 copay per visit Annual deductible applies |
| D. In-network Convenience Clinics & Online Care (deductible waived) | \$0 copay | \$0 copay | \$0 copay | \$0 copay |
| E. Emergency Care (in or out of network) <ul style="list-style-type: none"> • Emergency care received in a hospital emergency room | \$100 copay Annual deductible applies | \$100 copay Annual deductible applies | \$100 copay Annual deductible applies | 25% coinsurance Annual deductible applies |
| F. Inpatient Hospital Copay (waived for admission to Center of Excellence) | \$100 copay Annual deductible applies | \$200 copay Annual deductible applies | \$500 copay Annual deductible applies | 25% coinsurance Annual deductible applies |
| G. Outpatient Surgery Copay | \$60 copay Annual deductible applies | \$120 copay Annual deductible applies | \$250 copay Annual deductible applies | 25% coinsurance Annual deductible applies |
| H. Hospice and Skilled Nursing Facility | Nothing | Nothing | Nothing | Nothing |
| I. Prosthetics, Durable Medical Equipment | 20% coinsurance | 20% coinsurance | 20% coinsurance | 25% coinsurance Annual deductible applies |
| J. Lab (including allergy shots), Pathology, and X-ray (not included as part of preventive care and not subject to office visitor facility copayments) | 10% coinsurance Annual deductible applies | 10% coinsurance Annual deductible applies | 20% coinsurance Annual deductible applies | 25% coinsurance Annual deductible applies |
| K. MRI/CT Scans | 10% coinsurance Annual deductible applies | 15% coinsurance Annual deductible applies | 25% coinsurance Annual deductible applies | 30% coinsurance Annual deductible applies |
| L. Other expenses not covered in A-K above, including but not limited to: <ul style="list-style-type: none"> • Ambulance • Home Health Care • Outpatient Hospital Services (non-surgical) <ul style="list-style-type: none"> • Radiation/chemotherapy • Dialysis • Day treatment for mental health and chemical dependency • Other diagnostic or treatment related outpatient services | 5% coinsurance Annual deductible applies | 5% coinsurance Annual deductible applies | 20% coinsurance Annual deductible applies | 25% coinsurance Annual deductible applies |
| M. Prescription Drugs 30-day supply of Tier 1, Tier 2, or Tier 3 prescription drugs, including insulin, or a 3-cycle supply of oral contraceptives Note: all Tier 1 generic and select branded oral contraceptives are covered at no cost. | \$18/30/55 | \$18/30/55 | \$18/30/55 | \$18/30/55 |
| N. Plan Maximum Out-of-Pocket Expense for Prescription Drugs (excludes PKU, Infertility, growth hormones) (single/family) | \$1050/2100 | \$1050/2100 | \$1050/2100 | \$1050/2100 |
| O. Plan Maximum Out-of-Pocket Expense (excluding prescription drugs) (single/family) | \$1700/3400 | \$1700/3400 | \$2400/4800 | \$3600/7200 |

This chart applies only to in-network coverage. Point-of-Service (POS), coverage is available only to members whose permanent residence is outside both the State of Minnesota and the Advantage plan's service area. This category includes employees temporarily residing outside Minnesota on temporary assignment or paid leave [including sabbatical]; and college students. It also applies to dependent children and spouses permanently residing outside the service area. Members enrolled in this category pay a \$350 single or \$700 family deductible (separate and distinct from the deductibles listed in section B above) and 30% coinsurance to the out-of-pocket maximum described in Section O above. Members pay the drug copayment described at Section M above to the out-of-pocket maximum described at Section N. This benefit must be requested.

The Advantage Plan offers a standard set of benefits regardless of the selected carrier. There are differences in how each carrier administers the benefits, including the transplant benefit, in the referral and diagnosis coding patterns of primary care clinics, and in the definition of Allowed Amount.