



Easley Transportation

February 1, 2023

COMPOSITE SUMMARY	Humana	MEDPLUS
DEDUCTIBLES & OUT OF POCKET MAXIMUM		
Calendar Year Deductible (CYD)	Single \$5,000 / Family \$10,000	Single \$750 / Family \$1,500 *
Coinsurance after Deductible	Humana 80% / Member 20%	Medplus 80% / Member 20%
Out of Pocket Maximum (OPM)	Single \$6,750 / Family \$13,500	Single \$1,950 / Family \$3,900
Cost after Deductible and OPM have been met	Humana covers 100%	Humana covers 100%
INPATIENT HOSPITAL FACILITY		
Inpatient Hospital	\$5,000 CYD then 80%	MedPlus pays up to \$4,800
Inpatient Hospital Physician Services	\$5,000 CYD then 80%	MedPlus pays up to \$4,800
OUTPATIENT FACILITY AND PHYSICIAN CHARGES		
Emergency Room + Physician	\$5,000 CYD then 80%	MedPlus pays up to \$4,800
Outpatient Facility & Ambulatory Centers	\$5,000 CYD then 80%	MedPlus pays up to \$4,800
Outpatient Physician (surgery and anesthesia)	\$5,000 CYD then 80%	MedPlus pays up to \$4,800
Outpatient Diagnostic	\$5,000 CYD then 80%	MedPlus pays up to \$4,800
Ambulance	\$5,000 CYD then 80%	MedPlus pays up to \$4,800
Other Covered Services - PT, Chiro, DME	\$5,000 CYD then 80%	MedPlus pays up to \$4,800
PHYSICIAN AND RX CO-PAYS		
Preventative/Wellness	Humana covers at 100%	Covered under Humana
Primary/Specialist Physician Copay	\$5,000 CYD then 80%	\$40 PCP / \$65 Specialist **
Prescription Drug Benefits: Tier 1,2,3,4	\$5,000 CYD then 80%	\$0 ded \$10/\$40/\$70/25% ***

* Office visit and Pharmacy copays do not apply toward the MedPlus deductible.

** Office visit and Pharmacy copay benefits, after Copay, are not subject to MedPlus deductible and continue through the annual MedPlus policy benefit. OV charges are subject to OV copay. All other services performed in the doctors office are not subject to the deductible but are subject to the MedPlus policy coinsurance.

*** Fully insured prescription drug coverage provided through secondary PBM at matching Humana formulary. CVS Caremark is a non-Participating Pharmacy Provider at this time.

**** MedPlus benefits will disqualify future HSA contributions. Members who desire HSA participation will need to waive MedPlus coverage.