### 2020 Medical Plan Comparison Chart

<table>
<thead>
<tr>
<th>PROVISIONS</th>
<th>Prime Care Advantage</th>
<th>Prime Care Choice</th>
<th>Prime Care Connect</th>
<th>Out-of-Area Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Premier Network</td>
<td>Premier Network</td>
<td>Premier Network</td>
<td>Premier Network</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>Individual: $450</td>
<td>Individual: $950</td>
<td>Individual: $1,900</td>
<td>Individual: $450</td>
</tr>
<tr>
<td></td>
<td>Family: $900</td>
<td>Family: $1,900</td>
<td>Family: $3,800</td>
<td>Family: $900</td>
</tr>
<tr>
<td>Annual Out-of-Pocket</td>
<td>Individual: $2,600</td>
<td>Individual: $3,750</td>
<td>Individual: $7,500</td>
<td>Individual: $2,600</td>
</tr>
<tr>
<td>Maximum (including</td>
<td>Family: $5,200</td>
<td>Family: $7,500</td>
<td>Family: $15,000</td>
<td>Family: $5,200</td>
</tr>
<tr>
<td>deductible)²</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>Plan pays 60%</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td></td>
<td>for most services</td>
<td>for most services</td>
<td>for most services</td>
<td>for most services</td>
</tr>
<tr>
<td></td>
<td>after deductible</td>
<td>after deductible</td>
<td>after deductible</td>
<td>after deductible</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Plan pays 100%</td>
<td>Plan pays 60%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Office Visits</td>
<td>Plan pays 100%</td>
<td>Plan pays 60%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td></td>
<td>Plan pays 70%</td>
<td>Plan pays 70%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td></td>
<td>for most services</td>
<td>for most services</td>
<td>after deductible</td>
<td>after deductible</td>
</tr>
<tr>
<td></td>
<td>after deductible</td>
<td>after deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Behavioral Health</td>
<td>Plan pays 80%, no</td>
<td>Plan pays 80%,</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td>Provider (PCP)²</td>
<td>deductible</td>
<td>after deductible</td>
<td>after deductible</td>
<td>after deductible</td>
</tr>
<tr>
<td>Specialist</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td></td>
<td>no deductible</td>
<td>after deductible</td>
<td>after deductible</td>
<td>after deductible</td>
</tr>
<tr>
<td></td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td></td>
<td>after deductible</td>
<td>after deductible</td>
<td>after deductible</td>
<td>after deductible</td>
</tr>
<tr>
<td>Other Practitioners²</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td></td>
<td>after deductible</td>
<td>after deductible</td>
<td>after deductible</td>
<td>after deductible</td>
</tr>
<tr>
<td></td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td></td>
<td>after deductible</td>
<td>after deductible</td>
<td>after deductible</td>
<td>after deductible</td>
</tr>
<tr>
<td>Convenient Clinic</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Urgent Center</td>
<td>Plan pays 80% no</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td></td>
<td>deductible</td>
<td>after deductible</td>
<td>after deductible</td>
<td>after deductible</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>You pay $35 copay</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td></td>
<td>after deductible</td>
<td>after deductible</td>
<td></td>
<td>after deductible</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>You pay $200 copay</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td></td>
<td>after deductible</td>
<td>after deductible</td>
<td>$²</td>
<td>after deductible</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>You pay $100 copay</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td>and Procedures</td>
<td>after deductible</td>
<td>after deductible</td>
<td>$²</td>
<td>after deductible</td>
</tr>
<tr>
<td>Outpatient Lab and X-ray</td>
<td>Plan pays 80%</td>
<td>Plan pays 80%</td>
<td>You pay $200 copay</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td></td>
<td>after deductible</td>
<td>after deductible</td>
<td>$²</td>
<td>after deductible</td>
</tr>
</tbody>
</table>

---

1. With application, an individual enrolled in this plan may qualify for the Out-of-Area Plan’s non-network benefits.
3. Out-of-pocket costs that you incur when receiving services from out-of-network providers will apply to the network out-of-pocket maximum.
4. Special application is required. See [hr.osu.edu/oe](http://hr.osu.edu/oe) for details.
5. Must meet eligibility criteria. Review eligibility by zip code online at [hr.osu.edu/oe](http://hr.osu.edu/oe).
6. A PCP is a generalist physician designated as a family medicine, general internal medicine, geriatric medicine or general pediatrics provider. PCP services also can be provided by a Primary Care Nurse Practitioner who practices with a PCP. This benefit also applies to University Health Connection and clinics in a retail setting (convenience care).
7. Includes acupuncture, chiropractic, occupational therapy, speech therapy and physical therapy.
8. Your copay is applied to the facility claim.

This medical plan comparison chart should be used as a general guide only. Refer to the Medical Plans – Specific Plan Details, online at [hr.osu.edu/oe](http://hr.osu.edu/oe), for further information. If the information provided in this summary chart differs from the online document, the online document will govern.