

**Montgomery County
Medical Plan - Effective 10/1/15**

Changes at 10/1/15 are in red.

ACA 2016 out of pocket maximum is \$6,850/member.
 IRS 2016 minimum HDHP deductibles unchanged from 2015 (i.e., \$1,300/\$2,600).
 IRS 2016 maximum HDHP out of pocket is \$6,550/\$13,100 (increase of \$100 and \$200).

	COUNTY		
	High PPO - KeyCare 200	Middle PPO - KeyCare 1000	Low PPO - Lumenos HSA 393
In-network benefits			
Deductible (indiv/family)	\$200/\$400 embedded	\$1,000/\$2,000 embedded	\$1,300/\$2,600 nonembedded
Out-of-pocket maximum (indiv/family)	\$3,500/\$7,000 (from \$2,500/\$5,000) embedded	\$5,000/\$10,000 (from \$4,000/\$8,000) embedded	\$5,050/\$10,100 nonembedded
OOP include the deductible?	Yes	Yes	Yes
OOP includes	Includes Rx (from excludes vision and rx)	Includes Rx (from excludes vision and rx)	All expenses
Inpatient services			
Inpatient facility	\$300 plus 20%, no deductible	20% after deductible	20% after deductible
Outpatient services			
Doctors office visit	\$20	20% after deductible	20% after deductible
Specialist visit	\$40	20% after deductible	20% after deductible
Maternity pre and postnatal office visits	\$20/\$40	20% after deductible	20% after deductible
Lab/x-ray	20%, no deductible	20% after deductible	20% after deductible
Specialty diagnostics	20%, no deductible	20% after deductible	20% after deductible
Outpatient Surgery	Facility: \$100 plus 20%, no deductible Physician: 20%, no deductible	20% after deductible	20% after deductible
Emergency room	Facility: \$100, plus 20%, no deductible Physician: 20% after deductible	20% after deductible	20% after deductible
Prescription drugs		\$150 deductible on 2nd and 3rd tier	
Retail	\$10/\$30/\$50	\$15/\$30/\$60	20% after deductible
Mail order	\$10/\$60/\$150	\$15/\$60/\$180	20% after deductible
Specialty drugs	20%	20%	20% after deductible
Out-of-network services			
	Deductible: \$300/\$600 Coinsurance: 70% OOP Max: \$3,750/\$7,500	Deductible: \$1,500/\$3,000 Coinsurance: 60% OOP Max: \$5,250/\$10,500	Deductible: \$1,250/\$2,500 Coinsurance: 60% OOP Max: \$10,000/\$20,000