

Network Plans

PPO X-tra Plan - Cost Control and Choices

PPO X-tra Plans are for you if you are looking to control your premium, and are willing to pay more for out-of-network services. Wellness benefits up to \$500 are also included – with no wait.

	Network		Non-Network	
Deductibles - Individual	\$500, \$1,000, \$1,500, \$2,500 or \$5,000		\$1,000 added to plan deductible	
Family	Three times the individual plan deductible ¹		Three times individual non-network plan deductible ¹	
Coinsurance	80% Plan*		50% Plan*	
	80/20	60/40	50/50	30/70
Coinsurance Out-of-Pocket Maximum	\$1,000	\$10,000	\$1,250	\$10,000
	\$2,000		\$2,500	
	\$3,000			
Lifetime Benefit	\$3 or \$7 Million			
Prescription Drug Coverage	\$250 or \$500 prescription drug deductible, then a \$10 copay for generic prescriptions or a \$25 copay + 20% coinsurance for brand name ²			
Doctor Office Copay (DOC)	100% after a \$25 copay for each of two visits including first \$100 in lab tests and x-rays paid at 100% ³			

Physician Hospital Plan - The Most Options

PPO Plans give you access to the most options, so you can customize your plan - striking the balance between affordability and choice. Out-of-network services have lesser penalties than our other plans. As with all network plans, you enjoy \$500 in wellness benefits - with no wait.

	Network		Non-Network			
Deductibles - Individual	\$500, \$1,000, \$1,500, \$2,500, \$5,000 or \$10,000		\$1,000 added to plan deductible			
Family	Two times the individual plan deductible ⁴		Two times individual non-network plan deductible ⁴			
Coinsurance	100% plan*		80% Plan*		50% Plan*	
	Network	Non-Network	Network	Non-Network	Network	Non-Network
	100/0	80/20	80/20	60/40	50/50	30/70

Coinsurance Out-of-Pocket Maximum	\$0	\$5,000	\$1,000	\$2,000	\$1,250	\$1,750
			\$2,000	\$4,000	\$2,500	\$3,500
			\$3,000	\$6,000		
Lifetime Benefit	\$3 or \$8 Million					
Prescription Drug Coverage	\$0, \$250 or \$500 prescription drug deductible, then a \$10 copay for generic prescriptions or a \$25 copay + 20% coinsurance for brand name ²					
Doctor Office Copay (DOC)	100% after a \$20, \$30, or \$40 (varies by state) copay per office visit including first \$100 in lab tests and x-rays paid at 100% ³					

*100% plan only available with plan deductibles of \$1,500 or greater, \$500 prescription drug deductible and no DOC option.

Note: The \$10,000 deductible is only available with 100% Plan.

1 Family deductibles can be met collectively by three or more family members.

2 If a brand drug is chosen when a generic drug is available, the insured will also pay the difference between the cost of the brand versus the generic.

3 Additional lab and x-ray services and office visits (beyond the two visit limit for the Value Plan and PPO X-tra DOC options) are covered subject to deductible and coinsurance.

4 Family deductibles can be met collectively by two or more family members.

Contact

For more information about Assurant Health's plans, please call Trish Freeman Insurance Services at **888.250.5564** or 225.622.6554.