



## 2020-2021 Benefit Comparison

Plan Benefits	Your Current (2020) Plan	2021 Plan
<b>Product Name</b>	<b>Copay 500</b>	<b>Copay 1000</b>
<b>Plan Type</b>	HMO	No change
<b>Metallic Tier</b>	Platinum	No change
<b>Office Visits- Primary Care Provider/Specialist</b>	\$25/\$40	\$20/\$30
<b>Teladoc</b>	\$5	No change
<b>Urgent Care</b>	\$25	\$20
<b>Prescriptions- Retail (up to a 30-day supply)</b>	\$5/\$25/\$40/\$80	\$5/\$10/\$40/\$250
<b>Prescriptions- Mail order (up to a 90-day supply)</b>	\$10/\$50/\$80/\$240	\$10/\$20/\$80/\$750
<b>Emergency Room (waived if admitted)</b>	\$200	\$250
<b>Inpatient Hospital</b>	\$500	\$1,000
<b>Same Day Surgery</b>	\$250	\$500
<b>ART Services (IVF, GIFT, ZIFT)</b>	\$250	No change
<b>Preventive Services*</b>	Covered in full	No change
<b>Diagnostic Services (Lab services)*</b>	Covered in full	No change
<b>Diagnostic Services (X-ray services)*</b>	Covered in full	No change
<b>Diagnostic Other (EKG, ultrasound, colonoscopy, etc.)*</b>	Covered in full	No change
<b>Imaging (CAT, PET, MRI scans, nuclear cardiology)</b>	\$100	\$500
<b>Durable Medical Equipment (Unlimited)</b>	30% coinsurance	20% coinsurance
<b>Physical/Occupational/Speech Therapy</b>	\$25	\$20
<b>Cardiac Rehab</b>	\$0	\$30
<b>PT/OT/ST Autism Services</b>	\$25	\$20
<b>Chiropractic Care</b>	\$25	\$30
<b>Pediatric Dental / Pediatric Vision</b>	Included / Included	No change
<b>Deductible</b>	N/A	No change
<b>Out-of-Pocket Maximum</b>	\$4,000/\$8,000	No change

\* Diagnostic services are those tests and services that are intended to diagnose, check the status of or treat a disease or condition. Preventive services are services, tests and immunizations that are intended to screen for diseases or conditions and to improve early detection of disease when there are no diagnoses or symptoms. This excludes routine physical exams. For a guide to preventive and diagnostic services, please visit our website at [fallonhealth.org](http://fallonhealth.org).

This fact sheet highlights some of the benefits of Direct Care and Select Care. For full benefits, please go to [fallonhealth.org](http://fallonhealth.org). The subscriber certificate and all riders define the terms, limitations and conditions of the plan. Should any questions arise, the subscriber certificate and riders will govern.