Skidmore College EPO Medical Plan

Summary of Benefits

Service Category	In-Network Coverage	Limits and E clusions
! nnual "educti#le \$er contract year	\$200 Individual / \$400 Famil	! one
Co-insurance	! o" #\$\$lica%le	! one
! nnual Out-of-Pocket Ma imum	\$1& 00 Individual / \$(&000 Famil	Medical Onl
! nnual Out-of-Pocket Ma imum	\$) &*00 Individual / \$1' &200 Famil	Pre+cri\$"ion , rug Onl
Preventive % ℓ Care Services	Preventive % ℓ Care Services are covered in full'	

Mental /ealt(In\$atient /os\$ital	\$2' 0 Co\$a #6"er , educ"i%le	! one	
Mental / ealt (Out\$atient	\$2' Co\$a #6'er , educ'i%le	! one	
Su#stance 5se "isorder In\$atient /os\$ital	\$2' 0 Co\$a #6"er , educ"i%le	! one	
Su#stance 5se "isorder Out\$atient	\$2' Co\$a #6"er, educ"i%le	! one	
Maternity 7 Prenatal Care	Covered in Full #6"er Ini"ial \$2' Co\$a #6"er, educ"i%le	! one	
Maternity 7 P (ysician "elivery	\$200 Co\$a #6"er, educ"i%le	! one	
Maternity 7 In\$atient /os\$ital Services Skilled Nursing 8acility	\$2' 0 Co\$a #6"er, educ"i%le Covered in Full #6"er, educ"i%le	! one 120 da + \$er ear	
/ome /ealt (Care	\$40 Co\$a #6"er , educ"i%le	! one	
/os\$ice	Covered in Full #6"er , educ"i%le	! one	
"ura#le Medical E9ui\$ment 3" ME4	20; Coin+urance #6"er , educ"i%le	! one	
"ia#etic Su\$\$lies % E9ui\$ment	20; Coin+urance #6"er , educ"i%le	! one	
Prescri\$tion "rug Coverage (O\$"um15)			
Prescri\$tion "rug "educti#le	! o" #\$\$lica%le	! one	
4eneric , rug+	1e"ail<\$10 Co\$a Mail Order<\$2' Co\$a		
Pre6erred 7rand , rug+	1e"ail<\$2' Co\$a Mail Order<\$*2='0 Co\$a	! one	
! on:\$referred 7rand , rug+	1e"ail<\$40 Co\$a Mail Order<\$100 Co\$a	! one	
S\$ecial" , rug+	#+ #\$\$lica%le	! one	
! Iternative /eaC5665()]TJCET724(-1.44404(r)0(\$)0.196914(e)1.99279(TJCETCQC0.910156 0.898438 0.894531			