

# 2025 STATE HEALTH PLAN COMPARISON

## Active and Non-Medicare Subscribers

PLAN DESIGN FEATURES	Enhanced PPO Plan (80/20)		Base PPO Plan (70/30)	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Deductible</b>	\$1,250 Individual \$3,750 Family	\$2,500 Individual \$7,500 Family	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family
<b>Coinsurance</b>	20% of eligible expenses after deductible is met	40% of eligible expenses after deductible is met and the difference between the allowed amount and the charge	30% of eligible expenses after deductible is met	50% of eligible expenses after deductible is met and the difference between the allowed amount and the charge
<b>Out-of-Pocket Maximum</b> (Combined Medical and Pharmacy)	\$4,890 Individual \$14,670 Family	\$9,780 Individual \$29,340 Family	\$5,900 Individual \$16,300 Family	\$11,800 Individual \$32,600 Family
<b>Preventive Services</b>	\$0 (covered by the Plan at 100%)	N/A	\$0 (covered by the Plan at 100%)	N/A
<b>Office Visits</b>	\$0 for CPP PCP on ID card; \$10 for non-CPP PCP on ID card; \$25 for any other PCP	40% after deductible is met	\$0 for CPP PCP on ID card; \$30 for non-CPP PCP on ID card; \$45 for any other PCP	50% after deductible is met
<b>Teladoc</b>	\$25		\$45	
<b>Specialist Visits</b>	\$40 for CPP Specialist; \$80 for other Specialists	40% after deductible is met	\$47 for CPP Specialist; \$94 for other Specialists	50% after deductible is met
<b>Speech, Occupational, Chiropractic and Physical Therapy</b>	\$26 for CPP Provider; \$52 for other Providers	40% after deductible is met	\$36 for CPP Provider; \$72 for other Providers	50% after deductible is met
<b>Urgent Care</b>	\$70		\$100	

PCP: Primary Care Provider, CPP: Clear Pricing Project

To find a CPP Provider, visit [www.shpnc.org](http://www.shpnc.org) and click Find a Doctor.

PLAN DESIGN FEATURES	Enhanced PPO Plan (80/20)		Base PPO Plan (70/30)	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Emergency Room</b> (Copay waived with admission or observation stay)	\$300 copay, then 20% after deductible is met		\$337 copay, then 30% after deductible is met	
<b>Inpatient Hospital</b>	\$300 copay, then 20% after deductible is met	\$300 copay, then 40% after deductible is met	\$337 copay, then 30% after deductible is met	\$337 copay, then 50% after deductible is met
PHARMACY BENEFITS				
<b>Tier 1</b> (Generic)	\$5 copay per 30-day supply		\$16 copay per 30-day supply	
<b>Tier 2</b> (Preferred Brand and High-Cost Generic) <i>Includes Preferred Continuous Glucose Meters and supplies</i>	\$30 copay per 30-day supply		\$47 copay per 30-day supply	
<b>Tier 3</b> (Non-preferred Brand)	Deductible/coinsurance		Deductible/coinsurance	
<b>Tier 4</b> (Low-Cost Generic Specialty)	\$100 copay per 30-day supply		\$200 copay per 30-day supply	
<b>Tier 5</b> (Preferred Specialty)	\$250 copay per 30-day supply		\$350 copay per 30-day supply	
<b>Tier 6</b> (Non-preferred Specialty)	Deductible/coinsurance		Deductible/coinsurance	
<b>Preferred Blood Glucose Meters (BGM) and Supplies*</b>	\$5 copay per 30-day supply		\$10 copay per 30-day supply	
<b>Preferred and Non-Preferred Insulin</b>	\$0 copay per 30-day supply		\$0 copay per 30-day supply	
<b>Preventive Medications</b>	\$0 (covered by the Plan at 100%)		\$0 (covered by the Plan at 100%)	

\*This does not include Continuous Glucose Monitoring Systems or associated supplies. These are considered a Tier 2 member copay.