

# ALASKA COMPREHENSIVE HEALTH INSURANCE ASSOCIATION

## \$15,000 Deductible Plan

## Preferred Provider Organization (PPO) Plan Features

<b>Calendar Year Deductible</b>	<b>\$15,000 Individual</b>
<b>Out-of-Pocket Maximum</b> (includes deductible)	<b>\$25,000 Individual</b>
<b>Lifetime Maximum</b>	<b>\$3,000,000</b>
<b>Precertification Penalty</b>	<b>\$300</b>
<b>Physicians Services</b> All Services	<b>80% after deductible</b>
<b>Hospital Services</b>	<b>80% after deductible when services are received from a Contract Provider; and 60% after deductible when services are not received from a Contract Provider.</b>
<b>Other Covered Medical Expenses</b>	<b>80% after deductible</b>
<b>Preventive Services</b>	<b>100% of the first \$500 in covered preventive services, then subject to deductible and coinsurance.</b>
<b>Mental Disorder Expenses</b>	
<b>Inpatient</b> (No out-of-pocket maximum)	<b>50% after deductible</b>
<b>Outpatient</b> (\$4,000 calendar year maximum)	<b>50% after deductible</b>
<b>Alcoholism and Drug Abuse Expenses</b>	
<b>Inpatient</b>	<b>Limited to 45 days per calendar year</b>
<b>Outpatient Maximum</b>	<b>\$16,380</b> (during any 2 consecutive calendar years)
<b>Outpatient Lifetime Maximum</b>	<b>\$32,750</b>
<b>Spinal Disorder</b>	<b>80% after deductible</b>
<b>Prescription Drug</b>	<b>80% after deductible</b>

This is only a brief summary of the *Alaska Comprehensive Health Insurance Association* PPO (Open Choice) benefits available. Some restrictions may apply. To receive maximum hospital benefits, Contract provider (in-network) services must be utilized.