

Large Group PPO/HMO Benefit Matrix - Effective January 1, 2018															
Plan Name			Deductible (Individual/Family)	Out-of-Pocket Maximum Medical & Rx (Individual/Family)	PCP Office Visit	Specialist Office Visit	Urgent Care	Other Services Performed in Office ²	PPACA Preventive Care Services	Emergency Room ³	Hospital / Facility Expenses	Office Therapy (PT/OT/ST)	Office Therapy (Chiropractic)	Coinsurance In-Plan/Out-of-Plan	Routine Allergy Injections
PPO Piedmont Plans	Complete	Piedmont Complete 1500/30/50/3000 CBOP	\$1,500 / \$3,000	\$3,000 / \$6,000	\$30	\$50	\$50	\$0	\$0	0% AD ¹	0% AD	\$50	\$50	0% / 40%	\$5
		Piedmont Complete 2500/25/40/3500 CBOP	\$2,500 / \$5,000	\$3,500 / \$7,000	\$25	\$40	\$40	\$0	\$0	0% AD	0% AD	\$40	\$40	0% / 40%	\$5
		Piedmont Complete 3500/25/40 CBOP	\$3,500 / \$7,000	\$3,500 / \$7,000	\$25	\$40	\$40	\$0	\$0	0% AD	0% AD	\$40	\$40	0% / 40%	\$5
		Piedmont Complete 4000/30/50 CBOP	\$4,000 / \$8,000	\$4,000 / \$8,000	\$30	\$50	\$50	\$0	\$0	0% AD	0% AD	\$50	\$50	0% / 40%	\$5
		Piedmont Complete 5000/25/40 CBOP	\$5,000 / \$10,000	\$5,000 / \$10,000	\$25	\$40	\$40	\$0	\$0	0% AD	0% AD	\$40	\$40	0% / 40%	\$5
	Preferred	Piedmont Preferred 200/20/30 CBOP	\$200 / \$400	\$3,000 / \$6,000	\$20	\$30	\$30	\$0	\$0	\$200	20% AD	\$30	\$30	20% / 40%	\$5
		Piedmont Preferred 500/20/40 CBOP	\$500 / \$1,000	\$2,500 / \$5,000	\$20	\$40	\$40	\$0	\$0	\$250	20% AD	\$40	\$40	20% / 40%	\$5
		Piedmont Preferred 500/25/50 CBOP	\$500 / \$1,000	\$4,000 / \$8,000	\$25	\$50	\$50	\$0	\$0	20% AD	20% AD	\$50	\$50	20% / 40%	\$5
		Piedmont Preferred 500/25/3000 CBOP	\$500 / \$1,000	\$3,000 / \$6,000	\$25	\$25	\$25	\$0	\$0	20% AD	20% AD	\$25	\$25	20% / 40%	\$5
		Piedmont Preferred 1000/30/50 CBOP	\$1,000 / \$2,000	\$4,000 / \$8,000	\$30	\$50	\$50	\$0	\$0	20% AD	20% AD	\$50	\$50	20% / 40%	\$5
		Piedmont Preferred 1500/25/40 CBOP	\$1,500 / \$3,000	\$3,500 / \$7,000	\$25	\$40	\$40	\$0	\$0	20% AD	20% AD	\$40	\$40	20% / 40%	\$5
		Piedmont Preferred 2000/25/45 CBOP	\$2,000 / \$4,000	\$4,500 / \$9,000	\$25	\$45	\$45	\$0	\$0	\$250	20% AD	\$45	\$45	20% / 40%	\$5
		Piedmont Preferred 2500/30/50 CBOP	\$2,500 / \$5,000	\$5,000 / \$10,000	\$30	\$50	\$50	\$0	\$0	20% AD	20% AD	\$50	\$50	20% / 40%	\$5
		Piedmont Preferred 3000/30/50 CBOP	\$3,000 / \$6,000	\$5,500 / \$11,000	\$30	\$50	\$50	\$0	\$0	20% AD	20% AD	\$50	\$50	20% / 40%	\$5
		Piedmont Preferred 4000/30/50 CBOP	\$4,000 / \$8,000	\$6,600 / \$13,200	\$30	\$50	\$50	\$0	\$0	20% AD	20% AD	\$50	\$50	20% / 40%	\$5
		Piedmont Preferred 5000/30/50 CBOP	\$5,000 / \$10,000	\$7,000 / \$14,000	\$30	\$50	\$50	\$0	\$0	20% AD	20% AD	\$50	\$50	20% / 40%	\$5
		Piedmont Preferred 6000/30/60 CBOP	\$6,000 / \$12,000	\$7,350 / \$14,700	\$30	\$60	\$60	\$0	\$0	20% AD	20% AD	\$60	\$60	20% / 40%	\$5
	Basic	Piedmont Basic 1500/25/40 CBOP	\$1,500 / \$3,000	\$4,000 / \$8,000	\$25	\$40	\$40	\$0	\$0	30% AD	30% AD	\$40	\$40	30% / 50%	\$5
		Piedmont Basic 2000/25/45 CBOP	\$2,000 / \$4,000	\$4,500 / \$9,000	\$25	\$45	\$45	\$0	\$0	30% AD	30% AD	\$45	\$45	30% / 50%	\$5
		Piedmont Basic 3000/25/50 CBOP	\$3,000 / \$6,000	\$5,500 / \$11,000	\$25	\$50	\$50	\$0	\$0	30% AD	30% AD	\$50	\$50	30% / 50%	\$5
Piedmont Basic 4000/30/50 CBOP		\$4,000 / \$8,000	\$6,600 / \$13,200	\$30	\$50	\$50	\$0	\$0	30% AD	30% AD	\$50	\$50	30% / 50%	\$5	
Piedmont Basic 5000/30/50 CBOP		\$5,000 / \$10,000	\$7,000 / \$14,000	\$30	\$50	\$50	\$0	\$0	30% AD	30% AD	\$50	\$50	30% / 50%	\$5	
PPO Partners Plans	Complete	Partners Complete 2000/25/45/3500 CBOP	\$2,000 / \$4,000	\$3,500 / \$7,000	\$25	\$45	\$45	0% AD	\$0	0% AD	0% AD	0% AD	\$25	0% / 40%	0% AD
		Partners Complete 3000/25/50/4000 CBOP	\$3,000 / \$6,000	\$4,000 / \$8,000	\$25	\$50	\$50	0% AD	\$0	0% AD	0% AD	0% AD	\$25	0% / 40%	0% AD
		Partners Complete 4500/30/50 CBOP	\$4,500 / \$9,000	\$4,500 / \$9,000	\$30	\$50	\$50	0% AD	\$0	0% AD	0% AD	0% AD	\$30	0% / 40%	0% AD
		Partners Complete 5500/30/60 CBOP	\$5,500 / \$11,000	\$5,500 / \$11,000	\$30	\$60	\$60	0% AD	\$0	0% AD	0% AD	0% AD	\$30	0% / 40%	0% AD
	Preferred	Partners Preferred 500/25/50 CBOP	\$500 / \$1,000	\$4,000 / \$8,000	\$25	\$50	\$50	20% AD	\$0	20% AD	20% AD	20% AD	\$25	20% / 40%	20% AD
		Partners Preferred 1000/30/50 CBOP	\$1,000 / \$2,000	\$4,500 / \$9,000	\$30	\$50	\$50	20% AD	\$0	20% AD	20% AD	20% AD	\$30	20% / 40%	20% AD
		Partners Preferred 1500/25/45 CBOP	\$1,500 / \$3,000	\$4,000 / \$8,000	\$25	\$45	\$45	20% AD	\$0	20% AD	20% AD	20% AD	\$25	20% / 40%	20% AD
		Partners Preferred 2000/30/50 CBOP	\$2,000 / \$4,000	\$5,000 / \$10,000	\$30	\$50	\$50	20% AD	\$0	20% AD	20% AD	20% AD	\$30	20% / 40%	20% AD
		Partners Preferred 3000/30/50 CBOP	\$3,000 / \$6,000	\$6,000 / \$12,000	\$30	\$50	\$50	20% AD	\$0	20% AD	20% AD	20% AD	\$30	20% / 40%	20% AD
		Partners Preferred 4500/30/50 CBOP	\$4,500 / \$9,000	\$6,850 / \$13,700	\$30	\$50	\$50	20% AD	\$0	20% AD	20% AD	20% AD	\$30	20% / 40%	20% AD
		Partners Preferred 5500/30/60 CBOP	\$5,500 / \$11,000	\$7,350 / \$14,700	\$30	\$60	\$60	20% AD	\$0	20% AD	20% AD	20% AD	\$30	20% / 40%	20% AD
	Basic	Partners Basic 1500/25/40 CBOP	\$1,500 / \$3,000	\$4,500 / \$9,000	\$25	\$40	\$40	30% AD	\$0	30% AD	30% AD	30% AD	\$25	30% / 50%	30% AD
		Partners Basic 2000/25/45 CBOP	\$2,000 / \$4,000	\$5,000 / \$10,000	\$25	\$45	\$45	30% AD	\$0	30% AD	30% AD	30% AD	\$25	30% / 50%	30% AD
		Partners Basic 3000/25/50 CBOP	\$3,000 / \$6,000	\$6,000/ \$12,000	\$25	\$50	\$50	30% AD	\$0	30% AD	30% AD	30% AD	\$25	30% / 50%	30% AD
		Partners Basic 4000/30/50 CBOP	\$4,000 / \$8,000	\$6,850 / \$13,700	\$30	\$50	\$50	30% AD	\$0	30% AD	30% AD	30% AD	\$30	30% / 50%	30% AD
Partners Basic 5000/30/50 CBOP		\$5,000 / \$10,000	\$7,000 / \$14,000	\$30	\$50	\$50	30% AD	\$0	30% AD	30% AD	30% AD	\$30	30% / 50%	30% AD	
HSA Plans / Consumers Plans	HSA Plans	Piedmont Preferred 2800 HSA CBOP	\$2,800 / \$5,600 ⁴	\$5,000 / \$10,000	20% AD	20% AD	20% AD	20% AD	\$0	20% AD	20% AD	20% AD	20% AD	20% / 40%	20% AD
		Piedmont Preferred 3500 HSA CBOP	\$3,500 / \$7,000 ⁴	\$5,500 / \$11,000	20% AD	20% AD	20% AD	20% AD	\$0	20% AD	20% AD	20% AD	20% AD	20% / 40%	20% AD
		Piedmont Preferred 4000 HSA CBOP	\$4,000 / \$8,000 ⁴	\$6,550 / \$13,100	20% AD	20% AD	20% AD	20% AD	\$0	20% AD	20% AD	20% AD	20% AD	20% / 40%	20% AD
		Piedmont Preferred 5000 HSA CBOP	\$5,000 / \$10,000 ⁴	\$6,650 / \$13,300	20% AD	20% AD	20% AD	20% AD	\$0	20% AD	20% AD	20% AD	20% AD	20% / 40%	20% AD
		Piedmont Complete 3000 HSA CBOP	\$3,000 / \$6,000 ⁴	\$3,000 / \$6,000	0% AD	0% AD	0% AD	0% AD	\$0	0% AD	0% AD	0% AD	0% AD	0% / 40%	0% AD
		Piedmont Complete 4000 HSA CBOP	\$4,000 / \$8,000 ⁴	\$4,000 / \$8,000	0% AD	0% AD	0% AD	0% AD	\$0	0% AD	0% AD	0% AD	0% AD	0% / 40%	0% AD
		Piedmont Complete 5000 HSA CBOP	\$5,000 / \$10,000 ⁴	\$5,000 / \$10,000	0% AD	0% AD	0% AD	0% AD	\$0	0% AD	0% AD	0% AD	0% AD	0% / 40%	0% AD
		Piedmont Complete 3000/4500 HSA CBOP	\$3,000 / \$6,000 ⁴	\$4,500 / \$9,000	0% AD	0% AD	0% AD	0% AD	\$0	0% AD	0% AD	0% AD	0% AD	0% /40%	0% AD
	Consumers	Piedmont Complete 5000/6650 HSA CBOP	\$5,000 / \$10,000 ⁴	\$6,650 / \$13,300	0% AD	0% AD	0% AD	0% AD	\$0	0% AD	0% AD	0% AD	0% AD	0% /40%	0% AD
		Consumers Preferred 1000 CBOP	\$1,000 / \$2,000	\$5,000 / \$10,000	20% AD	20% AD	20% AD	20% AD	\$0	20% AD	20% AD	20% AD	20% AD	20% / 40%	20% AD
		Consumers Preferred 2000 CBOP	\$2,000 / \$4,000	\$5,500 / \$11,000	20% AD	20% AD	20% AD	20% AD	\$0	20% AD	20% AD	20% AD	20% AD	20% / 40%	20% AD
		Consumers Preferred 3000/30 CBOP	\$3,000 / \$6,000	\$6,000 / \$11,000	\$30	20% AD	20% AD	20% AD	\$0	20% AD	20% AD	20% AD	20% AD	20% / 40%	20% AD
		Consumers Complete 5000 CBOP	\$5,000 / \$10,000	\$5,000 / \$10,000	0% AD	0% AD	0% AD	0% AD	\$0	0% AD	0% AD	0% AD	0% AD	0% / 40%	0% AD

¹ AD = allowable charge After Deductible

² Other services performed in office in addition to office visit charge (including but not limited to x-rays, diagnostic tests and surgery)

³ Emergency Room - Includes services received from a Network or Non-Network Provider in case of emergency

⁴HSA contains an embedded deductible

Complete = 0% coinsurance

Preferred = 20% coinsurance

Basic = 30% coinsurance