2020 LCRA group health plans

	UHC Choice Plus in network	UHC Choice Plus out of network
Office visit copays	$25 general $25 Tier 1 specialists $35 other specialists	Plan pays 60% after deductible
Virtual Visits - telemedicine	$0 copay	**NA**
Deductible	$500 individual $1,500 family	$1,000 individual $3,000 family
Coinsurance	Plan pays 80%	Plan pays 60%
Preventative lab, X-ray	Plan pays 100%	Plan pays 60% after deductible
Major diagnostics (CT, PET and MRI scans, for example)	Plan pays 80% after deductible	Plan pays 60% after deductible
Urgent care	$50 copay	Plan pays 60% after deductible
Emergency room	Plan pays 80% after deductible	Same as in-network benefits
Hospitalization	Plan pays 80% after deductible	Plan pays 60% after deductible
Combined medical and prescription out-of-pocket maximums	$4,000 individual $8,000 family	$8,000 individual $16,000 family

UnitedHealthcare provides prescription drug coverage for both group plans

	RETAIL (31-day supply)*	MAIL ORDER (90-day supply)
Tier I	Participant pays 10%, $10 minimum, $50 maximum	Participant pays 10%, $10 minimum, $100 maximum
Tier II	Participant pays 30%, $30 minimum, $100 maximum	Participant pays 30%, $30 minimum, $200 maximum
Tier III	Participant pays 50%, $60 minimum, $150 maximum	Participant pays 50%, $60 minimum, $300 maximum
Specialty Drugs		
Tier I	Participant pays 10%, $20 minimum, $100 maximum	
Tier II	Participant pays 30%, $60 minimum, $200 maximum	
Tier III	Participant pays 50%, $120 minimum, $300 maximum	

*Reminder: For your convenience you can fill a 90-day supply of maintenance prescriptions at a retail pharmacy. The cost would be the equivalent of paying for three months.