

Expert Technical

Employee Benefits At A Glance – 2018

Medical – Humana	\$1,000 80/60 NPOS 10 Copay \$25/\$55		\$1,500 80/60 NPOS 10 Copay \$25/\$55		\$3,000 100/70 NPOS 10 Copay \$25/\$55		
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	
Co-Insurance (You pay)	80%	60%	80%	60%	100%	70%	
Calendar Year Deductible - Individual - Family	\$1,000 \$2,000	\$3,000 \$6,000	\$1,500 \$3,000	\$4,500 \$9,000	\$3,000 \$6,000	\$9,000 \$18,000	
Out-of-Pocket Maximum (Deductible included) - Individual - Family	\$3,000 \$6,000	\$9,000 \$18,000	\$4,500 \$9,000	\$13,500 \$27,000	\$3,000 \$6,000	\$18,000 \$36,000	
Office Visit Copay - Primary - Specialist	\$25 Copay \$55 Copay	30% After deductible 30% After deductible	\$25 Copay \$55 Copay	30% After deductible 30% After deductible	\$25 Copay \$55 Copay	30% After deductible 30% After deductible	
Preventive Visits							
Inpatient Services	20% After deductible	40% After deductible	20% After deductible	40% After deductible	Deductible	30% After deductible	
Outpatient Services	20% After deductible	40% After deductible	20% After deductible	40% After deductible	Deductible	30% After deductible	
Emergency Room Services (Waived if admitted)	\$250 Copay	\$250 Copay	\$250 Copay	\$250 Copay	\$250 Copay	\$250 Copay	
Urgent Care	\$75 Copay	30% After deductible	\$75 Copay	30% After deductible	\$75 Copay	30% After deductible	
Lifetime Max. Benefits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Prescription Coverage (30 day supply)			\$1,500 80/60 NPC	S 10 Copay \$25/\$55	\$3,000 100/70 NF	OS 10 Copay \$25/\$55	
Deductible Tier 1 Tier 2 Tier 3 Tier 4 Tier 5	\$10 0 \$35 0 \$55 0 25% Coi	\$0 \$10 Copay \$35 Copay \$55 Copay 25% Coinsurance 35% Coinsurance		\$0 \$10 Copay \$40 Copay \$65 Copay 25% Coinsurance 35% Coinsurance		\$250 Individual \$10 Copay (deductible waived) \$45 Copay after Rx deductible \$70 Copay after Rx deductible 25% After Rx deductible 35% After Rx deductible	
Mail Order Maintenance (90 day supply)							
Mail-Order Tier 1 Mail-Order Tier 2 Mail-Order Tier 3 Mail-Order Tier 4 Mail-Order Tier 5	\$15 Copay \$87.50 \$165 Copay 25% Coinsurance 35% Coinsurance		\$15 Copay \$100 Copay \$195 Copay 25% Coinsurance 35% Coinsurance		\$15 Copay (deductible waived) \$112.50 Copay after Rx deductible \$210 Copay after Rx deductible 25% Copay after Rx deductible 35% Copay after Rx deductible		
Employee Rates (Per pay p	eriod)						
Employee	\$146.25		\$123.40		\$109.44		
Employee + Spouse	\$401.94		\$356.24		\$328.33		
Employee + Child(ren)	\$363.59		\$321.32		\$295.50		
Family	\$6	19.28		\$554.16		\$514.39	



Dental Plan	Classic Complete GA-2Q (1R1M)		
BCBS	In-Network	Out-of-Network	
Annual Deductible Individual Family	\$50 \$150	\$100 \$300	
Preventative Services (X-rays, routine exams, cleanings)	100%	80%	
Basic Services (Fillings, basic oral surgery)	80%	60%	
Major Services (Crowns, periodontics, endodontics, dentures)	50%	50%	
Annual Plan Maximum	\$1,500	\$1,500	
Employee Rates	Per pay period		
Employee	\$8.24		
Employee + Spouse	\$25.37		
Employee + Child(ren)	\$29.01		
Family	\$48.38		

\$20 Exam / \$20 Materials 12/12/24			
In-Network	Out-of-Network		
\$20 Copay	\$40 Allowance		
\$20 Copay \$20 Copay \$20 Copay \$20 Copay	\$40 Allowance \$60 Allowance \$80 Allowance N/A		
\$40 Allowance (wholesale)	\$57 Allowance		
\$150 Allowance Covered 100%	\$150 Allowance \$280 Allowance		
	In-Network \$20 Copay \$20 Copay \$20 Copay \$20 Copay \$20 Copay \$40 Allowance (wholesale) \$150 Allowance		

Frequency of Services (Once per calendar year)

Exam 12 Months
Lenses 12 Months
Frames 24 Months
Contact Lenses 12 Months

Laser Vision Correction

Discounts Available @ Participating Locations Only

Employee Rates	Per pay period
Employee	\$4.19
Employee + Spouse	\$8.38
Employee + Child(ren)	\$7.96
Family	\$12.50

Contacts & Information Providence Insurance Group



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Medical and Vision I Humana

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Dental | BCBS

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Please Note: This document is intended as a convenient summary of the major points of benefit plans. This document does not cover all provisions, limitations and exclusions. The official plan documents, policies and certificates of insurance govern in all cases and are available for your inspection at any time.