## **Town of Manchester, Connecticut**

BENEFIT	High Deductible Health Plan/	BENEFIT	High Deductible Health Plan/	
Costshares	Health Savings Account	Inpatient Hospital	Health Savings Account	
COSCSIIGI CS	Deductible - \$2,000/\$4,000	General/Medical/Surgical/	Covered 100% after plan deductible met	
	Coinsurance - 100% after plan deductible met	Maternity (Semi-private)	covered 100 /0 arter plan deductible met	
	for in network services	Proceeding (Semi-private)	<del>- </del>	
	\$4,000/\$8,000 out of pocket maximum	Ancillary Services	Covered 100% after plan deductible met	
	Coinsurance - 80% after plan deductible met	Medication, Supplies		
	for out of network services			
		Psychiatric	Covered 100% after plan deductible met	
	Employer Contribution		Unlimited days	
	\$1,000 single coverage	5.1.		
	\$2,000 double or family coverage	Substance Abuse/Detox	Covered 100% after plan deductible met	
		<del></del>	Unlimited days	
	Lifetime Maximum In-Network - Unlimited	Skilled Nursing/Rehabilitation	Covered 100% after plan deductible met	
<u> </u>	Lifetime Maximum In-Network - Unlimited  Lifetime Maximum Out-Of-Network - Unlimited	Facility	Covered 100% after plan deductible met Covered up to 180 days per calendar year	
		. demey	22. 3.33 ap 33 100 days per calcillar year	
Preventive Care		Hospice	Covered 100% after plan deductible met	
Pediatric	Covered			
		Outpatient Hospital		
Adult	Covered	Outpatient Surgery	Covered 100% after plan deductible met	
		Facility Charges	(Prior Authorization Required)	
Hapring		B	C	
Hearing	Covered Screening part of physical exam	Diagnostic Lab & X-ray	Covered 100% after plan deductible met	
1	Screening part of physical exam		<del> </del>	
Gynecological	Covered	Pre-Admission Testing	Covered 100% after plan deductible met	
Gynecological	Covered	rre-Aumission resting	COVERCE 100 /0 after plan deductible met	
	+	<del>                                     </del>	+	
Medical Services		Other Services		
Medical Office Visit	Covered 100% after plan deductible met	Durable Medical Equipment	Covered 100% after plan deductible met	
·				
Outpatient PT/OT/ST/Chiro.	Covered 100% after plan deductible met	Prosthetics	Covered 100% after plan deductible met	
	60 Combined Days			
	per calendar year per member	11 11 11 11	Court 140000 Co. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Alloray Consises	Covered 1000/ offer pl d-d	Home Health Care	Covered 100% after plan deductible met	
Allergy Services	Covered 100% after plan deductible met	<del></del>	Unlimited days  (Prior Authorization Peguired)	
		Vision	(Prior Authorization Required) Covered 100% after plan deductible met	
Diagnostic Lab & X-ray	Covered 100% after plan deductible met	413IOI1	Covered 100% after plan deductible met  Covered once every 24 months	
_ agreed Lab & A lay	Solici de 100 /0 diter plan deddeddie Met	<del></del>	COVERSE OFFICE CIVERY AT HIGHLIS	
		Prescriptions prior to 7/1/2016	Covered 100% after plan deductible met	
Inpatient Medical Services	Covered 100% after plan deductible met	(Coverage through Cigna)		
			Three Tier Formulary RX Rider	
		Prescriptions	Rx copays apply after plan deductible met	
Surgery Fees	Covered 100% after plan deductible met		\$5/\$20/\$35	
			Three Tier Formulary RX Rider	
	0 11000 0 1 1 1 1 1 1 1		<u> </u>	
Office Surgery	Covered 100% after plan deductible met		* All benefits listed are for In-Network. For Out-of-Network benefits,	
		please refer to your Employee Be	please refer to your Employee Benefit Summary.	
Outpatient MH/SA	Covered 100% after plan deductible met	** Dian is Non-Catalogues No	** Plan is Non-Gatekeeper. No referrals are required. No primary	
опринент ппуза	Covered 100 /0 arter plan deductible met	care physician is required.	referrals are required. NO primary	
	<del> </del>	care physician is required.	1	
Emergency Care		INFERTILITY: Coverage is subject	t to a \$5,000 lifetime maximum	
Emergency Room	Covered 100% after plan deductible met			
			ELIGIBILITY: Effective July 1, 2010 dependent children covered to age 26 for	
		medical and prescription plans du	medical and prescription plans due to the passing of the Health Care Reform Act	
Urgent Care	Covered 100% after plan deductible met	of March 30, 2010.		
A made a de m	Coursed 4000/ 0 / 1 / 1 / 11/		_	
Ambulance	Covered 100% after plan deductible met		_	
		+		
<u> </u>	<u></u>		<u></u>	
			-	