

PPO Deductibles and Copayment Maximums – 2019

This chart shows deductible amounts for 2019, based on coverage level and annual effective salary, when you complete Call to Health — or if you do not. In addition, the copayment maximums **plus** the deductibles offer a good idea of your total potential out-of-pocket expenses for 2019 (not including office visit or prescription drug copays). If you have any questions about Call to Health, contact the Board of Pensions at 800-773-7752 (800-PRESPLAN) or visit pensions.org/calltohealth.

	SALARY RANGE ¹		DEDUCTIBLE ^{2,3, 4, 5, 6}			COPAYMENT MAXIMUM ⁷	
	Minimum (\$44,000)	Maximum (\$124,000)	Network		Out of network	Network	Out of network
			Without Call to Health	With Call to Health			
1	up to	\$48,759	\$660	\$440	\$1,100	\$2,200	\$6,600
2	\$48,760	\$53,514	\$735	\$490	\$1,220	\$2,440	\$7,320
3	\$53,515	\$58,269	\$805	\$540	\$1,340	\$2,680	\$8,040
4	\$58,270	\$63,024	\$875	\$585	\$1,460	\$2,915	\$8,745
5	\$63,025	\$67,779	\$950	\$635	\$1,580	\$3,155	\$9,465
6	\$67,780	\$72,534	\$1,020	\$680	\$1,695	\$3,390	\$10,170
7	\$72,535	\$77,289	\$1,090	\$730	\$1,815	\$3,630	\$10,890
8	\$77,290	\$82,044	\$1,160	\$775	\$1,935	\$3,865	\$11,595
9	\$82,045	\$86,799	\$1,235	\$825	\$2,055	\$4,105	\$12,315
10	\$86,800 or more		\$1,305	\$870	\$2,170	\$4,340	\$13,020

These deductibles and copayment maximums are for covered inpatient and outpatient medically necessary services; they do not include prescription drug costs and required office copays.

¹ Deductibles and copayment amounts are based on salary range, subject to a minimum medical participation basis of \$44,000, up to 70 percent of the maximum medical participation basis (\$124,000), or \$86,800.

² 2020 deductibles may be reduced by completing Call to Health by November 15, 2019.

³ Members with eligible family members are responsible for two deductibles, one for the member and one for all other family members combined. Deductibles do not count toward the copayment maximum.

⁴ The annual deductible for a disabled member and his/her eligible family is based on the lesser of the disabled member's last effective salary or the congregational ministers' median at the time the disability began.

⁵ The annual deductible for individuals enrolled for medical continuation coverage shall be established on the basis of the congregational ministers' median.

⁶ The annual deductible for seminary students is based on the effective salary minimum amount.

⁷ After a member reaches the annual copayment maximum; the Medical Plan pays 100 percent of eligible expenses up to the plan allowance, except for office visit copays. The copayment maximum applies to the member and family combined. Note: The combined individual and family medical and prescription drug copays, deductibles, and copayment maximums are capped at the Affordable Care Act annual limitations of \$7,900 and \$15,800.