

# PPO Deductibles and Copayment Maximums 2020

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

Salary Range <sup>1</sup>		Deductible <sup>2,3,4,5,6</sup>			Medical Copayment Maximum <sup>7</sup>		
	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.

<sup>1</sup> 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.

<sup>2</sup> 2021 deductibles may be reduced by completing Call to Health by November 13, 2020.

<sup>3</sup> Members with covered 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.

<sup>4</sup> 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.

<sup>5</sup> The annual deductible for individuals in medical continuation coverage is based on the congregational ministers' median.

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

<sup>7</sup> 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. The combined individual and family medical and prescription drug copays, deductibles, and copayment maximums are capped at annual limits of \$7,900 and \$15,800.

