

PPO Deductibles and Medical Out-of-Pocket Maximums 2023

This chart shows deductible amounts when you complete Call to Health — or if you do not. The medical out-of-pocket maximum is the most you will pay in the form of coinsurance for covered medical expenses in a year. This amount plus your deductible¹ offer a good idea of your potential out-of-pocket expenses. The medical out-of-pocket maximum does not include deductibles, any required copays, or prescription drug costs. If you have questions, call Quantum Health at 855-497-1237 or log on to myqhealthpcusa.org. You may also contact the Board of Pensions at 800-773-7752 (800-PRESPLAN) or visit pensions.org/members.

Salary Range			Deductible ^{1,2,3,4,5}			Medical Out-of-Pocket Maximum ⁶	
			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 out-of-pocket maximums are for covered inpatient and outpatient medically necessary services; they do not include prescription drug costs or required copays (e.g., a \$25 copay applies for each network doctor's office visit). A separate out-of-pocket maximum applies for prescription drugs, as noted in Key Provisions.

- ¹ 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 medical out-of-pocket maximum.
- ² 2024 deductibles may be reduced by completing Call to Health for the 2023 program year.
- ³ The annual deductible and medical out-of-pocket maximum for a disabled member and their 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.
- ⁴ The Board may, in its sole discretion, establish the deductible and medical out-of-pocket maximum for members enrolled in medical continuation coverage. For 2023, the deductible and out-of-pocket maximum are based on salary range 4 (\$58,270-\$63,024).
- ⁵ The annual deductible and medical out-of-pocket maximum amounts for seminary students are based on the lowest salary range.
- ⁶ After the member reaches the medical out-of-pocket maximum, the Medical Plan pays 100 percent of eligible expenses (up to the plan allowance) for the rest of the year, except for any required copays (e.g., a \$25 copay applies for doctor's office visits). Total out-of-pocket expenses for covered network services, including deductibles and coinsurance, copays, and prescription drug costs (except for non-formulary brand-names and certain non-essential specialty pharmacy drugs) are capped at annual limits of \$5,000 (member) and \$10,000 (family).

