

PPO Summary of Benefits and Coverage (SBC) Example Assumptions

PPO Example 1

Peg is Having a Baby

	Amount	Services
Deductible	\$150	(2) diagnostic lab services
Copayments	\$400	Hospital facility fee
Limits or exclusions	\$60	OTC prenatal vitamins
	\$610	

PPO Example 2

Managing Joe's Type 2 Diabetes

	Amount	Services
Deductible	\$150	(1) office copay, (5) diagnostic tests, DME supply charge
Copayments	\$800	(6) office visits, prescription medications/insulin
Coinsurance	\$30	(2) diabetic self-management education training services
Limits or exclusions	\$40	OTC Aspirin, (2) venipuncture lab services
	\$1,020	

PPO Example 3

Mia's Simple Fracture

	Amount	Services
Deductible	\$150	(1) ambulance service
Copayments	\$300	Emergency Room visit, (2) specialist office visits
Coinsurance	\$300	Ambulance claim, (4) Physical Therapy visits, DME walking boot
	\$750	

HDHP Summary of Benefits and Coverage (SBC) Example Assumptions

HDHP Example 1

Peg is Having a Baby

	Amount	Services
Deductible	\$1,600	Delivery, inpatient professional services, (6) diagnostic labs
Coinsurance	\$1,900	Hospital stay, anesthesia, (16) labs/diagnostic services, remainder of inpatient services
Limits or exclusions	\$60	OTC prenatal vitamins
	\$3,560	

HDHP Example 2

Managing Joe's Type 2 Diabetes

	Amount	Services
Deductible	\$1,600	(3) office visits, (5) diagnostic tests, (4) DME, (1) diabetic self-management education training service, prescriptions
Coinsurance	\$700	(3) office visits, diagnostic test, (14) medical supply chargers, (1) diabetic self-management education training service, prescriptions
Limits or exclusions	\$40	OTC Aspirin, (2) venipuncture lab services
	\$2,340	

HDHP Example 3

Mia's Simple Fracture

	Amount	Services
Deductible	\$1,600	Emergency Room visit, ER physician services, ambulance service
Coinsurance	\$200	remaining ER physician service, (2) office visits, (2) diagnostic x-ray, (4) Physical Therapy visits, DME walking boot
	\$1,800	