



For employees living in Arizona and Ohio

# 2020 JPMC Simplified Medical Plan Overview

The 2020 Simplified Medical Plan is designed to provide clear costs so you and your family know what to expect to pay for care.

## Plan Highlights

- **Free preventive care** visits. Checkups, preventive screenings and immunizations won't cost you anything.
- **NEW: No deductible or coinsurance.** You'll pay a flat fee (copay) for in-network care and services. No more wondering how much your care will cost! Note: If the actual cost of the service is less than the copay, you'll pay the actual cost.
- **NEW: \$15 copays for visits to your in-network primary care doctors**, including your pediatrician and OB/GYN.
- **NEW: One all-inclusive copay** for an emergency room visit or hospital admission (daily rate).
- **Select prescription drugs are free.** You'll pay nothing for eligible generic preventive drugs.
- **A financial "safety net"** limits the amount you're required to pay out-of-pocket each year for your eligible medical and prescription drug costs. This "out-of-pocket maximum" includes both medical and prescription drug amounts.
- Opportunity to choose between **Aetna and Cigna** and between **Option 1 and Option 2**. Option 1 has higher payroll contributions but a lower out-of-pocket maximum and generally lower copays. Option 2 has lower payroll contributions but a higher out-of-pocket maximum and generally higher copays.

		Choose Aetna or Cigna				
		Option 1		Option 2		
		TACC <sup>1</sup> : <\$60k	TACC: \$60k+	TACC: <\$60k	TACC: \$60k+	
<b>In-network design</b> <i>Out-of-network will be available. Not shown here for simplicity.</i>						
<b>Deductible</b>		None		None		
<b>Medical copays</b>						
Preventive care		Free		Free		
Primary care office visit (PCP, Pediatrician, OB/GYN)		\$15		\$15		
Virtual doctor visit		\$15		\$15		
Outpatient therapy for mental health and substance use		\$15		\$15		
Lab		\$20		\$35		
Physical therapy, speech therapy & occupational therapy		\$25		\$35		
Chiropractic visit		\$50		\$50		
Standard radiology (e.g., x-ray, ultrasound, sonograms)		\$50	\$75	\$75		
Urgent care visit		\$50	\$100	\$75	\$100	
Specialist office visit		\$75	\$100	\$110		
Outpatient procedure/surgery		\$300	\$500	\$600	\$800	
Durable medical equipment (DME)		\$100		\$100		
Advanced imaging (CT/MRI) – per service		\$250		\$350		
Ambulance - per ride		\$250		\$250		
Emergency room (ER) visit <sup>2</sup>		\$500	\$800	\$750	\$900	
Inpatient admission		\$1,000/day		\$1,250/day		
<b>Prescription Drug copays</b>		<b>Traditional</b>	<b>Specialty <sup>3</sup></b>	<b>Traditional</b>	<b>Specialty <sup>3</sup></b>	
Retail Pharmacy (30-day supply)	Preventive generic drugs	Free	Free	Free	Free	
	Non-preventive generic	\$10	\$100	\$15	\$125	
	Preferred brand name	\$75	\$150	\$125	\$200	
	Non-preferred brand name	\$150	\$200	\$250	\$250	
Mail-Order Pharmacy or CVS Retail Pharmacy (up to a 90-day supply)		2x copays above		2x copays above		
<b>Out-of-pocket maximum (Medical + Prescription Drug combined)</b>						
By TACC <sup>1</sup>		<\$60K	\$60-150k	\$150k+	<\$60k	\$60k+
Employee Only Coverage <sup>4</sup>		\$2,500	\$4,000	\$5,500	\$5,500	\$7,500
Employee + 1 Coverage (Spouse/DP or children)		\$4,000	\$6,500	\$8,500	\$8,500	\$11,500
Family Coverage (Employee + Spouse/DP + children)		\$5,500	\$9,000	\$12,000	\$11,500	\$16,000

<sup>1</sup> TACC = Total Annual Cash Compensation

<sup>2</sup> For non-emergencies, higher copays apply

<sup>3</sup> Specialty drugs are a smaller group of drugs that generally treat more complex medical conditions and are generally not available at the majority of pharmacies

<sup>4</sup> Also represents the out-of-pocket maximum for any individual covered member



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# 2020 JPMC Simplified Wellness Program Overview

Your path to wellness still starts with completing your biometric Wellness Screening and online Wellness Assessment. But now, the results of your screening will help to create a more personalized approach to improving well-being throughout the year. And, as always, you and your covered spouse/domestic partner will earn Wellness Rewards along the way! See how it works below.

## Program Highlights

- Complete both the biometric Wellness Screening and online Wellness Assessment between Jan. 1, 2019 and Nov. 22, 2019, to save \$500 on your 2020 medical payroll contributions and earn \$100 in your 2020 Medical Reimbursement Account (MRA). Save an additional \$500 and earn an additional \$50 if your covered spouse/domestic partner also completes these activities timely.
- **NEW: You (and your covered spouse/domestic partner) need to complete a Wellness Screening in order to participate in Additional Wellness Activities in 2020.** You will be assigned to either **Path A** or **Path B** based on your Wellness Screening results (primarily BMI and number of health risk factors).
- **NEW: You can earn up to \$640 for Additional Wellness Activities in 2020<sup>3</sup>** plus an additional \$320 if your covered spouse/domestic partner regularly engages in these activities throughout the year for a total of \$960.

