## 2015 Comparison of Health Plan Benefits for MUSC Employees

### Availability
- **Within MUSC Health Plan Network**
- **Outside the MUSC Health Plan Network - Standard State Health Plan benefits apply**
- **Coverage worldwide**

<table>
<thead>
<tr>
<th>Premiums</th>
<th>Employee</th>
<th>Employee/Spouse</th>
<th>Employee/Children</th>
<th>Full Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td>$0.00</td>
<td>$7.64</td>
<td>$20.48</td>
<td>$21.34</td>
</tr>
<tr>
<td>Plus*</td>
<td>$24.58</td>
<td>$49.66</td>
<td>$57.26</td>
<td>$74.22</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Single</th>
<th>$385</th>
<th>$450</th>
<th>$3,600***</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>$770</td>
<td>$900</td>
<td>$3,600***</td>
<td></td>
</tr>
</tbody>
</table>

### Coinsurance
- Deductible and coinsurance not applicable for physicians’ visits, certain outpatient services, and hospital facility charges associated with an inpatient hospital stay. PT, OT, & Speech Therapy are subject to deductible and coinsurance.

### Physicis Office Visits
- **$25 - Rapid Access Clinic & Primary Care Physician copay**
- **$35 - Specialist Physician copay with referral**
- **$0 - copay for ACA approved preventive visits & annual well-woman exam**

### Outpatient
- **$265 copay for hospital surgical outpatient, $75 for radiology & $20 for Pathology**

### Hospitalization
- **No copay for inpatient hospital services but physician fees subject to deductible and coinsurance.**
- **Hospitalization subject to deductible & coinsurance.**

### Emergency Care
- **ER: $150 plus deductible & coinsurance**
- **Participating pharmacies and mail order only: You pay the State Health Plan's allowed amount until the annual deductible is met. Afterward, the Plan will reimburse 80% of the allowable amount.**

### Prescription Drugs
- **Tier 1 (generic-lowest cost alternative): $6**
- **Tier 2 (brand-higher cost alternative): $30**
- **Mail order (up to a 90 day supply)**
- **$160 copay, deductible & coinsurance.**

### Notes
- Tobacco users will pay a $40 or $60 per-month surcharge in addition to their health premium.
- Enrollees must pay both premiums for Plus.
- Annual deductible & coinsurance do not apply.
- **Maximum Annual Chiropractic payments - $2,000**
- **Maximum Annual Chiropractic payments - $500**
- **$160 copay, deductible & coinsurance.**