



ChoiceNet PPO
Town of Winchester
Effective 07/01/2020-06/30/2021

BENEFIT	ChoiceNet PPO In-network	ChoiceNet PPO Out-of-network
• Deductible	\$300/Individual \$900/Family (Per Plan Year)	\$500/Individual \$1,000/Family (Per Plan Year)
• Out-of-Pocket Maximum (Medical & RX)	\$5,000/Individual \$10,000/Family (Per Plan Year – Combined In and Out-of-Network)	
• Routine Preventive Dr. Office Visits	Covered 100%	20% coinsurance after Deductible
• Primary Care Visits (non-preventive)	\$20	20% coinsurance after Deductible
• Specialist Office Visits	Tier 1: \$30/ Tier 2: \$60 / Tier 3: \$75	20% coinsurance after Deductible
• Emergency Room	\$100 Copay after Deductible Waived if admitted to hospital	
• Inpatient Hospitalization	Tier 1: \$275 after Deductible/ Tier 2: \$500 after Deductible / Tier 3: \$1,000 after Deductible	20% coinsurance after Deductible
• Outpatient Surgery	\$250 Copay after Deductible	20% coinsurance after Deductible
• Lab tests & X rays	Covered 100% after Deductible (The Deductible does not apply to select preventive services)	20% coinsurance after Deductible
• Prescription Drugs	30 Day Retail: \$10/\$30/\$65 90 Day Mail Order Copay : \$25/\$75/\$165	
• Physical and Occupational Therapies	\$20 Copay (30 visits each)	20% coinsurance after Deductible
• Maternity	Routine Prenatal & Postpartum: Covered 100% Inpatient Hospital: Tier 1: \$275 after Deductible/ Tier 2: \$500 after Deductible / Tier 3: \$1,000 after Deductible	20% coinsurance after Deductible
• Durable Medical	Covered 100% after Deductible	20% coinsurance after Deductible
• Outpatient Mental Health	Individual visits: \$20 Copay Group visits: \$10 Copay	20% coinsurance after Deductible
• Inpatient Mental Health	\$200 Copay after Deductible	20% coinsurance after Deductible
• Chiropractic Care	\$20 Copay (20 visits)	20% coinsurance after Deductible
• Acupuncture	\$60 Copay (20 visits)	20% coinsurance after Deductible

*This document is a high level overview of benefits. Please refer to the Schedule of Benefits for more details.