

Preventive Care

Preventive care services are generally covered with no cost-sharing and are not subject to copayments, deductibles or annual limits when received only from an in-network provider. For more information please refer to your official plan documents.

A complete list of preventive care services recommended under the U.S. Preventive Services Task Force (USPSTF) is available online at www.uspreventiveservicestaskforce.org/

Prescription Drug

Traditional Plans

Employer Selects Desired Rx Options
(Six packages available)

High Deductible Health Plans

Rx Coverage Embedded

To learn more about US Health and Life, visit www.ushealthandlife.com

*Plan includes an **Aggregate Deductible**: For family coverage, the entire family deductible must be met prior to any individual family member receiving plan benefits. All other plans include an **Embedded Deductible**: Each covered family member only needs to satisfy his or her individual deductible, not the entire family deductible, prior to receiving plan benefits.

For more detailed information, reference plan schedules.

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	Plan	Member Share Percentage (In-Net/Out-of-Net)	Member Deductible In-Net Single/Family	Coinsurance Maximum In-Net Single/Family	Copay Office Visit PCP/Specialist
Traditional	SafeGuard Pinnacle \$1000	100%/70%	\$1000/\$2000	N/A	\$20/\$40
	SafeGuard Pinnacle \$2000	100%/70%	\$2000/\$4000	N/A	\$20/\$40
	SafeGuard Pinnacle \$3500	100%/70%	\$3500/\$7000	N/A	\$20/\$40
	SafeGuard Pinnacle \$5000	100%/70%	\$5000/\$10000	N/A	\$20/\$40
	SafeGuard Peak \$500	80%/50%	\$500/\$1000	\$2500/\$5000	\$30/\$60
	SafeGuard Peak \$1000	80%/50%	\$1000/\$2000	\$2500/\$5000	\$30/\$60
	SafeGuard Peak \$2000	80%/50%	\$2000/\$4000	\$2500/\$5000	\$30/\$60
	SafeGuard Peak \$3500	80%/50%	\$3500/\$7000	\$2500/\$5000	\$30/\$60
	SafeGuard Peak \$5000	80%/50%	\$5000/\$10000	\$1350/\$2700	\$30/\$60
	SafeGuard Zenith \$2000	60%/50%	\$2000/\$4000	\$2500/\$5000	\$20/\$40
SafeGuard Zenith \$5000	60%/50%	\$5000/\$10000	\$1350/\$2700	\$20/\$40	
High Deductible Health Plan	SafeGuard HDHP Pinnacle \$1500	100%/70%	\$1500/\$3000*	N/A	N/A
	SafeGuard HDHP Pinnacle \$2800	100%/70%	\$2800/\$5600	N/A	N/A
	SafeGuard HDHP Pinnacle \$5000	100%/70%	\$5000/\$10000	N/A	N/A
	SafeGuard HDHP Peak \$1500	80%/50%	\$1500/\$3000*	\$2500/\$5000	80% after deductible
	SafeGuard HDHP Peak \$2800	80%/50%	\$2800/\$5600	\$2400/\$4800	80% after deductible
	SafeGuard HDHP Peak \$4000	80%/50%	\$4000/\$8000	\$2350/\$4700	80% after deductible
	SafeGuard HDHP Peak \$5000	80%/50%	\$5000/\$10000	\$1350/\$2700	80% after deductible