

University of Toledo - Paramount Employer Select 95/85/70 (No PCP Required) BRONZE PLAN



	Tier 1 (UT & Tier 1 Facilities**)	Tier 2 (Front Path, First Health Network outside of the Front Path Service Area)	Tier 3 (Non-Network) (may be balanced bill)
†PA - Prior Authorization Required See Member Handbook for full Prior Authorization Requirements			
Embedded Deductible		61 - Dependent children are covered until the end of the year they turn age 26.	
Single	\$150	\$300	\$1,000
Single+1	\$300	\$600	\$2,000
Family	\$300	\$600	\$2,000
Coinsurance	95% after ded.	85% after ded.	70% after ded.
Maximum Out of Pocket			
Single	\$1,250	\$2,500	\$5,000
Single+1	\$2,500	\$5,000	\$10,000
Family	\$2,500	\$5,000	\$10,000
Deductible OOP Satisfaction	Tier 1 Ded & OOP satisfies Tier 1 & 2	Tier 2 Ded & OOP satisfies Tier 1 & 2	Tier 3 ded & OOP satisfies Tier 1,2 & 3
Physician/Office Services			
Preventive Health Services	Covered in Full, Not Subject to Deductible	Covered in Full, Not Subject to Deductible	70% after ded.
Office Visit	\$15	\$25	70% after ded.
Specialist Visit	\$30	\$40	70% after ded.
Podiatry Services	\$30	\$40	70% after ded.
Routine Vision Exam	\$30	\$40	70% after ded.
Allergy Testing	\$30	\$40	70% after ded.
OB/GYN Visits (Non Preventive)	\$30	\$40	70% after ded.
Annual GYN Visit (Preventive)	Covered in Full, Not Subject to Deductible	Covered in Full, Not Subject to Deductible	70% after ded.
Chiropractic Services	\$30	\$40	70% after ded.
Infertility Services	70% up to \$15,000 per calendar year	70% after ded., up to \$15,000 per calendar year	Not Covered
Diagnostics			
Diagnostic Test (x-ray, lab)	95% after ded.	85% after ded.	70% after ded.
Imaging (CT/PET scans, MRI's) †PA	95% after ded.	85% after ded.	70% after ded.
Maternity Care			
Pre & Post Natal	95% after ded. (first visit)	85% after ded. (first visit)	70% after ded.
Delivery	95% after ded.	85% after ded.	70% after ded.
Hospital Services			
Inpatient †PA	95% after ded.	85% after ded.	70% after ded.
Outpatient	95% after ded.	85% after ded.	70% after ded.
Emergency Room Facility	\$200 copay; waived if admitted	\$200 copay; waived if admitted	\$200 copay; waived if admitted
Urgent Care	N/A	\$50	\$50
On Demand Virtual Care	\$15 copay	Not Covered	Not Covered
Durable Medical Equipment (subject to Medicare Part B) †PA	95% after ded.	85% after ded.	70% after ded.
Foot Orthotics (subject to Medicare Part B Guidelines) †PA	N/A	85% after ded.	70% after ded.
Prosthetic Devices †PA	N/A	85% after ded.	70% after ded.
Human Organ Transplant †PA	95% after ded.	85% after ded.	Not Covered
Ambulance			
Emergency Use	N/A	85% after ded.	70% after ded.
Outpatient Surgical Facility Services			
Including Outpatient Surgery Facility Charge	95% after ded.	85% after ded.	70% after ded.
Therapy Services			
Inpatient Rehabilitation †PA			
up to 60 days per member per calendar year	95% after ded.	85% after ded.	70% after ded.
Outpatient Physical/Occupational/Speech Therapy			
up to 15 visits per member, per calendar year, per category	95% after ded.	85% after ded.	70% after ded.
Skilled Nursing Facility			
100 day limit per member per calendar year †PA	95% after ded.	85% after ded.	70% after ded.
Hospice/Home Health Care			
In Lieu of Hospitalization †PA	N/A	85% after ded.	70% after ded.
Mental Health			
Inpatient	95% after ded.	85% after ded.	70% after ded.
Outpatient	\$15 Copay In Office	\$25 Copay In office	70% after ded.
Substance Abuse			
Inpatient	95% after ded.	85% after ded.	70% after ded.
Outpatient	95% after ded.	85% after ded.	70% after ded.

Tier 1 providers: UTM (all services where available) & ProMedica owned and operated Hospitals for Inpatient Services and Outpatient Surgeries Only

Defiance Regional Medical Center

Flower Hospital

Fostoria Community Hospital

Lima Memorial Hospital

The Toledo Hospital

Toledo Children's Hospital

Bay Park Community Hospital

Memorial Hospital Freemont

Monroe Regional Hospital

The Tier 1 listings could change on a monthly basis; therefore we encourage you and your family members to view these listings via the web at <http://hr.utoledo.edu>