



**PAINTERS DISTRICT COUNCIL #4 HEALTH & WELFARE FUND
OPEN ENROLLMENT EFFECTIVE MARCH 1ST 2022: BENEFIT SUMMARIES**

	PROPOSED BENEFIT OPTION 800(HIGH)	PROPOSED BENEFIT OPTION 800(MED)	PROPOSED BENEFIT OPTION 800(LOW)
IN-NETWORK DEDUCTIBLE	\$0	\$500/\$1,000	\$2,000/\$4000
COINSURANCE	100%/0%	90%/10%	80%/20%
OUT OF POCKET MAXIMUM	\$1,000/\$2,000	\$1,500/\$3,000	\$5,000/\$10,000
OUT-OF-NETWORK DEDUCTIBLE	\$1,500/%3,000	\$2,000/\$4,000	\$3,000/\$6,000
COINSURANCE	70%/30%	70%/30%	60%/40%
OUT-OF-POCKET MAXIMUM	\$5,000/\$10,000	\$10,000/\$20,000	\$10,000/\$20,000
PHYSICIAN COPAY	\$20	\$25	20% AFTER DEDUCTIBLE
SPECIALIST COPAY	\$30	\$40	20% AFTER DEDUCTIBLE
HOSPITAL COPAY	\$500	20% AFTER DEDUCTIBLE	20% AFTER DEDUCTIBLE
OUTPATIENT SURGERY COPAY	\$75	20% AFTER DEDUCTIBLE	20% AFTER DEDUCTIBLE
EMERGENCY ROOM	\$150	\$150	20% AFTER DEDUCTIBLE
URGENT CARE	\$50	\$50	20% AFTER DEDUCTIBLE
PRESCRIPTION DRUG	\$5/\$30/\$50 AT RETAIL (2.5 TIMES AT MAIL)	\$5/20% AT RETAIL (\$150MAX/\$250 MAX) (2.5 TIMES AT MAIL)	\$15/50%/50% AT RETAIL (AFTER DEDUCTIBLE) (2.5 TIMES AT MAIL)
SINGLE	\$697.55	\$562.38	\$442.90
TWO PERSON	\$1,395.10	\$1,124.75	\$885.79
FAMILY	\$1,918.27	\$1,546.53	\$1,217.96