

Skidmore College Plan Provisions	PPO Plan MVP Healthcare <a href="http://www.mvphealthcare.com">http://www.mvphealthcare.com</a> (MVP Preferred PPO Plan)		EPO Plan MVP Healthcare <a href="http://www.mvphealthcare.com">http://www.mvphealthcare.com</a> (MVP Preferred EPO Plan)	HDHP Plan with HSA MVP Healthcare <a href="http://www.mvphealthcare.com">http://www.mvphealthcare.com</a>	
	In-Network (National Network)	Out-of-Network	In-Network ONLY (National Network)	In-Network (National Network)	Out-of-Network
<b>HSA ER Contribution</b>	N/A		N/A	\$750 Single / \$1,500 Family	
<b>Annual Deductible</b>	Medical only – \$200 Single/\$400 Family	Medical only – \$200 Single/\$500 Family	Medical only – \$200 Single/\$400 Family		
			\$1,500 Single/\$3,000 Family; Rx - \$7,600 Single/\$15,200 Family	Medical & Rx – \$4,500 Single/\$9,000 Family	Medical & Rx – \$9,000 Single/\$18,000 Family
<b>Routine Physicals &amp; Preventive Care</b>	Covered in Full	Deductible & Coinsurance	Covered in Full	Covered in Full	Deductible & Coinsurance
<b>Office Visit Copays:</b>					
<b>PCP</b>	\$25 copay <b>after deductible</b>	Deductible & Coinsurance	\$25 copay <b>after deductible</b>	Deductible & Coinsurance	Deductible & Coinsurance
<b>Specialist (includes Chiropractors)</b>	\$40 copay <b>after deductible</b>		\$40 copay <b>after deductible</b>	Deductible & Coinsurance	Deductible & Coinsurance
<b>Telemedicine (GIA/myvisitnow)</b>	Covered in full <b>after deductible</b>	Not Covered	Covered in Full <b>after deductible</b>	Covered in full after Deductible	Not Covered
<b>In-Patient Hospital Room &amp; Board &amp; Ancillary Services</b>	by 30 c-2.3 (e) 30.36-158 0.32 re 10.32 0.36-6 (rd)-48.002 Tc -0.002 Tw 90 0 3.7 0.0019N			Deductible & Coinsurance	Deductible & Coinsurance
<b>Emergency Room</b>	\$100 copay <b>after deductible</b>	\$100 copay <b>after deductible</b>	\$100 copay <b>after deductible</b>	Subject to Deductible then \$100 Copay	
<b>Ambulance</b>	\$100 copay <b>after deductible</b>	\$100 copay <b>after deductible</b>	\$100 copay <b>after deductible</b>	Subject to Deductible then \$100 Copay	
<b>Outpatient</b>					