

# 2024-25 UBC Rate Sheet



## Plan Summary

### Monthly Premiums

	Basic HD	Standard	Enhanced
Employee Only	\$120	\$170	\$303
Employee & Spouse	\$854	\$1,033	\$1,272
Employee & Child(ren)	\$482	\$602	\$715
Employee & Family	\$1,215	\$1,436	\$1,571

### Plan Features

	Basic HD	Standard	Enhanced
Type of Coverage	In Network Only	In Network Only	In Network Only
Individual / Family Deductible	\$1,200 / \$2,400	\$1,000 / \$3,000	\$750 / \$1,500
Coinsurance	30% after Deductible	30% after Deductible	30% after Deductible
Individual / Family Maximum Out-of-Pocket	\$2,700 / \$5,400	\$3,000 / \$6,000	\$2,700 / \$5,400

### Doctor Visits

	Basic HD	Standard	Enhanced
Primary Care	30% after Deductible	\$40 Copay	\$40 Copay
Specialist	30% after Deductible	\$75 Copay	\$75 Copay
Recuro 24/7 Virtual Acute & Behavioral	\$0	\$0	\$0

### Immediate Care

	Basic HD	Standard	Enhanced
Urgent Care	30% after Deductible	\$50 Copay	\$50 Copay
Next Level Urgent Care/Clinic	\$35 Copay	\$0	\$0
ER - Emergency Care	30% after Deductible	30% after Deductible	30% after Deductible
ER - Non Emergency Care	Not Covered	Not Covered	Not Covered

### Prescription Drugs

	Basic HD	Standard	Enhanced
Drug Deductible	Integrated with Medical	\$500 (Brand /Specialty ONLY)	\$500 (Brand /Specialty ONLY)
Generics (30 Day Supply/90 Day Supply)	\$0 after Deductible	\$0 Retail and Mail Order	\$0 Retail and Mail Order
Preferred Brand	30% after Deductible	30% Retail / \$300 Mail Order	\$75 Retail / \$150 Mail Order
Non-Preferred Brand	30% after Deductible	30% Retail / \$300 Mail Order	\$200 Retail / \$400 Mail Order
Specialty	50% after Deductible to a Max of \$2,500	50% up to a max of \$2,500	50% up to a max of \$1500
International Mail Order	\$0 Brand / \$50 Specialty (No Deductible)	\$0 Brand / \$50 Specialty (No Deductible)	\$0 Brand / \$50 Specialty (No Deductible)

## Wellness Benefits at No Extra Cost

- Free Preventative Care
- Free Recuro 24/7 Virtual Acute & Behavioral Visits
- Free Generic Drugs Available

## Additional Services

### Patient Choice Program

- Free or Low Cost Major Imaging and Outpatient Surgeries
- Concierge Healthcare Navigation

### International Pharmacy (Can-Path)

- Free or Low Cost Mail Order Prescriptions

### NextLevel Urgent Care

- Free or Low Cost Urgent Care visits