

Avera MyPlan

Health care benefits for individuals

Benefit Summary - MyPlan #1

Benefits	In Network	Out of Network
First Dollar Coverage	Avera Health Plans will pay the first \$300 on any covered medical expense per calendar year, followed by the appropriate deductible and coinsurance. Pharmacy not included.	No Coverage
Deductibles		
Individual	\$1,500*	\$5,000*
Family	\$3,000*	\$10,000*
Coinsurance	80%	60%
Out of Pocket Maximum (Includes medical deductible and coinsurance)		
Individual	\$3,500	No Maximum Limit
Family	\$7,000	No Maximum Limit
Maximum Lifetime Benefit	\$2 Million	
Medical Office Visit		
Primary and Specialist Care	80% after deductible	60% after deductible
Preventive Health Services (With any participating Physician, PA, or NP)		
Well Child (Office Visit Only)	80% after deductible	No Coverage
Annual Physical Exam 1 per calendar year (Office Visit Only)	80% after deductible	No Coverage
Well Woman 1 per calendar year (Including pap smear, hemoglobin and urinalysis)	80% after deductible	No Coverage
Routine Immunizations	80% after deductible	No Coverage
Screening Mammogram (1 baseline age 35-39; Annual after age 40)	80% after deductible	No Coverage
PSA Screening (Annual if history of prostate cancer, age 45-49 at high risk or starting at age 50)	80% after deductible	No Coverage
Colorectal (fecal occult only, 1 per calendar year) age 50 and over	80% after deductible	No Coverage
Lipid Screening (1 every 5 years)	80% after deductible	No Coverage
Glucose Screening (1 every 3 years)	80% after deductible	No Coverage
Emergency Services	80% after deductible	80% after deductible
Laboratory and X-ray Services	80% after deductible	60% after deductible
Inpatient Hospital Services	80% after deductible	60% after deductible
Inpatient Rehabilitative Services (30-day maximum per calendar year)		
Inpatient Physician Services and Consultations	80% after deductible	60% after deductible
Outpatient Hospital Services	80% after deductible	60% after deductible
Outpatient Surgery	80% after deductible	60% after deductible

