

Reed College Medical Insurance Plans Comparison Chart

Benefit	PIONEER PPO In Network	PIONEER PPO Out of Network	KAISER HMO
Physician Benefits	\$250/\$750 individual/family deductible	\$500/\$1500 individual/family deductible	Must use Kaiser doctors and facilities
Office Visits	80% coverage in-network 100% after \$20 co-pay	60% coverage out-of-network 60% after deductible	\$15 copayment
Specialist Visits	100% after \$20 co-pay	60% after deductible	\$15 copayment
Lab & x-ray	100% after \$20 co-pay	60% after deductible	No charge
Prescriptions	\$15generic/\$35preferred/\$55non-preferred	\$15/\$35/\$55	\$10 copayment
Mail Order (90 day)	\$30generic/\$70preferred/\$110non-preferred	\$30/\$70/\$110	\$20 co-pay
Well baby care	100% after \$20 co-pay	60% after deductible	No charge
Immunizations	100%	100%	No charge
Annual women's exam	100% after \$15 co-pay	100% after \$15 co-pay	\$15 co-pay
Hospital Benefits			
Inpatient Hospital Charges	80% after deductible	60% after deductible	No charge
Outpatient Surgery	Same as above (Pre-certification required)	Same as above	\$15 co-pay **Except for personal items
Outpatient Mental Health	100% after \$20 copay	60% after deductible	\$15 co-pay
Vision Benefits	No coverage	No coverage	Eye exam at \$15 co-pay (more for contact lenses)
Emergency Room	80% after \$100 co-pay co-pay waived if admitted	80% after \$100 co-pay Based on Usual and Customary charges	\$75 co-pay
Urgent Care	100% after \$20 co-pay	60% after deductible	\$15 co-pay
Out of Area Coverage	80% coverage in-network providers	60% coverage out-of-network provider	\$75 co-pay plus any other supplemental charges, such as lab or x-ray. Coverage available for urgent and emergency services only.
Lifetime Maximum Benefit	\$2,000,000	\$2,000,000	Not applicable
Maximum Out-of-Pocket Expense per year	\$2,000/\$6,000 preferred	\$6,000/\$18,000 Non-preferred	\$600 per individual; \$1,200 per family
Co-pays and services paid at 100% do not accumulate toward deductible or out-of-pocket maximum			
<i>This is a summary only; it is not a contract; refer to the plan document. Reed College reserves the right to change, terminate or modify any benefit at any time.</i>			

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