

# Medical Benefits

## DETAILS AT A GLANCE



Effective January 1, 2024, Woods Services is offering two competitive and comprehensive health care plans. Eligible employees have the option of enrolling in the medical plans shown below (full plan details available by contacting the Benefits Office).

BENEFIT DESCRIPTION	Homestead Plan	Homestead/Aetna High Deductible Health Plan
	IN-NETWORK	
<b>PCP Designation/Referrals Required</b>	No	No
<b>Deductible</b> (Individual/Family)	\$500/\$1,000*	\$3,000/\$6,000
<b>Coinsurance</b>	100%	100%
<b>Medical Out-of-Pocket Maximum</b> (Individual/Family)	\$1,500/\$3,000	\$6,750/\$13,500
<b>Rx Out-of-Pocket Maximum</b> (Individual/Family)	\$1,000/\$2,000	Integrated with Medical
<b>Preventive Care Services</b>	100%	100%
<b>Primary Care Physician Office Visit</b>	\$20 copay	100% after deductible
<b>Retail Clinics</b>	\$10 copay	100% after deductible
<b>Specialist Office Visit</b>	\$30 copay	100% after deductible
<b>Physical/Speech/Occupational Therapy</b>	\$20 copay	100% after deductible
<b>Outpatient Lab/Pathology</b>	\$20 copay	100% after deductible
<b>Diagnostic Laboratory</b>	\$20 copay	100% after deductible
<b>Diagnostic X-Ray/Imaging</b>	\$20 copay	100% after deductible
<b>MRI/MRA, CT Scans/PET</b>	\$50 copay	100% after deductible
<b>Inpatient Hospital</b>	\$200 copay after deductible	90% after deductible
<b>Outpatient Surgery</b>	\$100 copay after deductible	90% after deductible
<b>Emergency Room</b> (waived if admitted)	\$200 copay after deductible	100% after deductible
<b>Urgent Care Center</b>	\$30 copay	100% after deductible
<b>Durable Medical Equipment</b>	100%	100% after deductible
OUT-OF-NETWORK		
<b>Deductible</b> (Individual/Family)	N/A	\$5,000/\$10,000
<b>Coinsurance</b>	N/A	50%
<b>Out-of-Pocket Maximum</b> (Individual/Family)	N/A	\$10,000/\$20,000

\* Deductible applies to inpatient hospital stays, outpatient surgeries and emergency room visits

Note: if you have any family members enrolled, each family member must meet their own deductible and out-of-pocket maximum until the overall family deductible and out-of-pocket maximum is met.

