



Benefits At-A-Glance

Here is a brief summary of your 2021 health benefits administered by Aetna. These plans will be in place from January 1 to June 30, 2021. Beginning July 1, 2021, the number of participants in the PDC Health Plans will grow significantly. This increase in scale enables us to strengthen our plan offerings. An open enrollment period will be conducted in late May/early June 2021 for new health plans effective from July 1 through December 31, 2021.

Important Notice: In order to contribute to a Health Saving Account in 2021, you'll need to be enrolled in the Qualified High-Deductible Health Plan (HSA eligible). This is an IRS requirement.

Health Plans January 1 to June 30, 2021	Aetna Whole Health Duke, WakeMed & THN-Cone	Open Access Managed Choice HDHP \$5,000 (HSA eligible)
	Tier 1: Duke, WakeMed & THN-Cone Tier 2: In Network Tier 3 : Out of Network	In- / Out-of-Network
Deductible Individual Family	\$2,500 / \$6,000 / \$7,000 \$5,000 / \$12,000 / \$14,000	\$5,000 / \$10,000 \$10,000 / \$20,000 <i>(No single individual within a family will be subject to more than the individual deductible)</i>
OOP Maximum Individual Family	\$6,600 / \$6,600 / \$13,000 \$13,200 / \$13,200 / \$26,000	\$5,000 / \$10,000 \$10,000 / \$20,000
Coinsurance	30%* / 50%* / 50%*	No Charge* / 30%*
Preventive Care	No Charge / No Charge / 30%*	No Charge / 30%*
PCP Office Visit	\$30 copay / \$60 copay / 30%*	No Charge* / 30%*
Specialist Visit	\$50 copay / \$65 copay / 30%*	No Charge* / 30%*
Emergency Room	\$350 copay (when defined as emergency)	No Charge*
Urgent Care	\$50 copay / \$50 copay / 50%*	No Charge* / 30%*
Telemedicine (Teladoc)	\$30 copay	\$40 fee per visit
Inpatient Hospital	30%* / 50%* / 50%*	No Charge* / 30%*
Outpatient Hospital	30%* / 50%* / 50%*	No Charge* / 30%*
Preferred Rx Drugs Generic Brand Specialty	\$3 to \$10 copay \$45 copay 20%	After deductible met, plan pays 100%; Certain maintenance drugs covered with no deductible, contact Aetna.

*After you pay the deductible

Once elected, your health plan remains in effect from January 1 to June 30, 2021. After Open Enrollment, you may only change coverage within 30 days of a "qualifying life event". PDC encourages you to review all your benefits and contact PDC Benefits at 919-684-1800 if you have questions.

Monthly Premiums	Individual Only	Ind. & Children	Ind. & Spouse	Family
Aetna Whole Health - Duke, WakeMed, THN-Cone				
Member Total Premium	\$598.35	\$1,059.09	\$1,214.65	\$1,663.42
Open Access Managed Choice HDHP (HSA eligible)				
Member Total Premium	\$575.06	\$1,017.86	\$1,116.37	\$1,598.67