



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. An open enrollment period will be conducted in late May/early June 2021 for new health plans effective from July 1, 2021 through June 30, 2022.

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