



Benefits At-A-Glance

Here is a brief summary of your 2020 medical benefits administered by Aetna. Please select the plan that best fits the needs of you and your family.

Important Notice: In order to contribute to a Health Saving Account in 2020, you'll need to be enrolled in the Qualified High-Deductible Health Plan (HSA eligible). This is an IRS requirement.

Medical Plans 2020	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 / 50%*	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 calendar year deductible

Once elected, your medical plan remains in effect for the plan year (January 1 – December 31, 2020). 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 919-684-4358 if you have questions.

Monthly Premiums	Individual Only	Ind. & Children	Ind. & Spouse	Family
Aetna Whole Health - Duke, WakeMed, THN-Cone				
Member Total Premium	\$580.92	\$1,028.24	\$1,179.27	\$1,614.97
Open Access Managed Choice HDHP (HSA eligible)				
Member Total Premium	\$558.31	\$988.21	\$1,133.37	\$1,552.11