

SUMMARY OF BENEFITS



a Point32Health company

Town of Medway — HPHC HMO \$300 ChoiceNet OpenAccess Plan

ID: MD0000026951_A7 Effective 7/1/2025

	In-Network Providers
Deductible & Out-of-Pocket	
Annual Plan Year Deductible	<div>Single</div> <div>Family</div> <div>\$300</div> <div>\$900</div>
Annual Out-of-Pocket Maximum <i>(includes Deductible and copays)</i>	<div>Single</div> <div>Family</div> <div>Individual within Family</div> <div>\$3,000</div> <div>\$6,000</div> <div>\$3,000</div>
Preventive Care	
Routine Physicals & Gynecological Exams	100%
Other Services	
Office Visit – Primary Care	\$30 copay
Office Visit – Specialist Care	\$45 copay
Chiropractic Visit <i>(20 visits per plan year)</i>	\$30 copay
Diagnostic Lab & X-Ray	100%
CT, MRI & PET Scan	\$100 copay after deductible
Outpatient Surgery	\$250 copay after deductible
Inpatient Hospital Tier 1 and Tier 2	\$300 copay after deductible
Inpatient Hospital Tier 3	\$1,500 copay after deductible
Behavioral Health Hospital Service	\$300 copay after deductible
Behavioral Health Office Visit	\$30 copay
Occupational and Physical Therapy <i>(30 visits each per plan year)</i>	\$45 copay
Speech Therapy	\$45 copay
Ambulance	100%
Emergency Room <i>(copay waived if admitted)</i>	\$100 copay after deductible
Urgent Care – Convenience Care	\$30 copay
Urgent Care Center	\$45 copay
Urgent Care – Hospital Based	\$45 copay
Prescription Drug Benefits	
	Express Scripts
Retail Pharmacy <i>(up to a 30-day supply)</i>	\$10 (Generic) / \$30 (Preferred Brand) / \$65 (Non-Preferred Brand)
Mail Order <i>(up to a 90-day supply)</i>	\$25 (Generic) / \$75 (Preferred Brand) / \$165 (Non-Preferred Brand)