

Mo Education Health Group
 2023-2024 MEHG Renewal
 United Health Care

Knox

Rates	Renewal		Renewal		Renewal	
	current	\$748	current	\$677	current	\$616
E	\$709	\$1,495	\$642	\$1,366	\$584	\$1,242
ES	\$1,417	\$1,308	\$1,294	\$1,197	\$1,177	\$1,089
EC	\$1,240	\$2,054	\$1,134	\$1,791	\$1,032	\$1,629
F	\$1,947		\$1,640		\$1,544	

	Flexpoint \$2500 Deductible		\$5000 Deductible HSA		\$5000 Deductible HSA	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Individual Deductible	\$2,500	\$7,500	\$3,000	\$9,000	\$5,000	\$10,000
Family Deductible	\$5,000	\$15,000	\$6,000	\$18,000	\$10,000	\$20,000
Co-Insurance	80%	50%	100%	70%	100%	70%
Individual OOP Max	\$5,500	\$10,000	\$6,750	\$12,500	\$6,900	\$12,500
Family OOP Max	\$13,000	\$20,000	\$13,500	\$25,000	\$13,800	\$25,000
Inpatient Hospital	Ded+Co-Ins	Ded+Co-Ins	Deductible	Ded + Co-Ins	Deductible	Ded + Co-Ins
Outpatient Hospital	Ded+Co-Ins	Ded+Co-Ins	Deductible	Ded + Co-Ins	Deductible	Ded + Co-Ins
Office Visit Co-Pay Primary	\$55 (limited)	Ded+Co-Ins	\$30 (AD)	Ded + Co-Ins	\$30 (AD)	Ded + Co-Ins
Office Visit Co-Pay Specialist	\$70 (limited)	Ded+Co-Ins	\$60 (AD)	Ded + Co-Ins	\$60 (AD)	Ded + Co-Ins
RX Co-Pay	\$20/\$50/\$125/\$250	Ded+Co-Ins	\$20/\$50/\$125/\$250 (AD)	Ded + Co-Ins	\$20/\$50/\$125/\$250 (AD)	Ded + Co-Ins
Emergency Room	Ded+Co-Ins	Ded+Co-Ins	\$300(AD)	Ded + Co-Ins	\$300(AD)	Ded + Co-Ins
Urgent Care	\$75 (limited)	Ded+Co-Ins	\$75(AD)	Ded + Co-Ins	\$75(AD)	Ded + Co-Ins
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited

* Limited office visits (6 per year PCP/SPC), RX co-pays & RX ded

*This benefit summary is intended only to highlight your Benefits & should not be relied upon to fully determine your coverage. If this benefit summary conflicts in any way with the Certificate of Coverage (COC), the COC shall prevail. It is recommended that you review your COC for an exact description of the services & supplies that are covered, those which are excluded or limited, & other terms and conditions of coverage.