2019 Plan Design	Choice Account	
	In-network	Out-of-Network
Annual Deductible*		
Employee Only	\$1,750	\$3,500
Family	\$3,500	\$7,000
Annual Out-of-pocket Maximum*		
Employee Only	\$6,000	\$13,100
Family	\$12,000	\$26,200
Emergency Room	\$250 plus 50% coinsurance	\$250 plus 50% coinsurance
Mental Health And Substance Abuse		
Inpatient	Deductible and 50% coinsurance	Deductible and 60% coinsurance
Outpatient	Deductible and 50% coinsurance	Deductible plus 60% coinsurance

* your annual deductibles and out-of-pocket maximums are combined with medical and pharmacy

this is not a separate deductible and out-of-pocket maximum