



11/23/2020

**Maximum Out of Pocket?** The max oop is - The maximum dollar amount that a Covered Person must pay as Deductible, Copayments and/or Coinsurance for Covered Services and Supplies during any Benefit Period. Once that dollar amount is reached, no further such payments are required for the remainder of that Benefit Period. (Deductibles, Copayments and Coinsurance are applied to the Max OOP, not the amount the member is balanced billed from the doctor.)

**Is Vision covered under the Educator Health Plan?** Answer is Yes. Routine eye exam covered annually. Hardware is not covered.

**If a generic equivalent is available for Brand name drugs and members have to take Brand medication for medical reasons are they still required to pay Brand copay + difference in cost between generic and brand?** Answer is Yes.

**Is the network of doctors the same as the current Direct Access \$15 and Direct Access \$20 plans?** Answer is Yes.