



## Epic Short-Term Insurance Benefits

This is a brief overview of benefits available. For a comprehensive list of benefits, please reference the brochure.

Epic PPO plans are not available in Georgia, Illinois, Michigan, Montana and Texas.

## Epic Short-Term Key Features



Preventive health exams (after 3 months of coverage)



Child immunizations paid at 100%



Preventive wellness coverage for the whole family including prostate and colon cancer screening, mammograms and OB-GYN annual exams



Optional Supplemental Accident benefits providing 100% coverage for medical expenses related to accidental injury



Optional prescription drug benefits on plans (including contraceptives)

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Network	Epic PPO	Epic PPO	Epic Base
	Cigna	Out-of-network	All Provider Access
<b>Deductibles</b>	\$5,000, \$8,000, \$10,000	\$6,600, \$10,600, \$13,300	\$5,000, \$10,000, \$15,000, \$20,000
<b>Coinsurance (Percentage you pay)</b>	0%	25%	0%
<b>Out-of-Pocket Maximum</b>	Satisfied after the deductible is met	No out-of-pocket maximum	Satisfied after the deductible is met
<b>Preventive Examination</b>	3 month wait, 1 primary care visit and services covered at 100% up to \$100 per covered person during coverage period	3 month wait, 1 primary care visit and services covered at 75% up to \$75 per covered person during coverage period	3 month wait, 1 primary care visit and services covered at 100% up to \$100 per covered person during coverage period
<b>Prescription Drugs (Optional benefit)</b>	Generic copay \$5 Preferred copay \$35 Non-preferred copay \$70	Out-of-network coinsurance applies	Generic copay \$5 Preferred copay \$35 Non-preferred copay \$70
<b>Supplemental Accident (Optional benefit)</b>	\$5,000 or \$10,000 per individual	\$5,000 or \$10,000 per individual	\$5,000 or \$10,000 per individual
<b>Traveling in A Foreign Country (Emergency treatment)</b>	Out-of-network deductible and coinsurance	Out-of-network deductible and coinsurance	Not covered

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