

# Plan choice

You have a choice between two medical plan options: the PPO Plan and Consumer Driven Health Plan (CDHP).

Both are available under the Aetna Open Choice POS II network.

Before you enroll, check with your preferred providers or use [Aetna's online provider search](#) to confirm they are in-network.

Both options offer the same services and quality of care. Preventive care is covered at 100% with in-network providers in both plans. The difference is in when and how you pay.



Scan the QR code to download the Aetna Health app. You can search for providers, view claims or see your ID card.

## Your medical plans at a glance

In-network benefits are shown below. Out of network coverage will differ.

	PPO Plan	Consumer Driven Health Plan
<b>Your Premium Cost - what you pay each pay period from your check.</b>		
<i>Employee Only</i>	\$80.00	\$47.00
<i>Employee + Spouse</i>	\$200.00	\$117.00
<i>Employee + Children</i>	\$152.00	\$89.00
<i>Employee + Family</i>	\$263.50	\$154.50
<b>LYB HSA Contribution - money that LYB deposits into your HSA account</b>		
<i>Single</i>	None	\$750
<i>Family</i>	None	\$1,500
<b>Deductible* - you pay this amount before the plan pays anything, except for services that only require copays</b>		
<i>Single</i>	\$800	\$1,700
<i>Family</i>	\$1,600	\$3,400
<b>Out-of-Pocket Maximum** - this is the maximum amount you pay for covered services in a year before the plan takes over at 100%</b>		
<i>Single</i>	\$3,500	\$3,500
<i>Family</i>	\$7,000	\$7,000
<b>Medical Care</b>		
<i>Primary Care</i>	\$25	20%
<i>Specialist</i>	\$50	20%
<i>Teladoc</i>	\$25	20%
<i>Urgent Care Clinics</i>	\$50	20%
<i>Annual Routine Physical Exam</i>	\$0	\$0
<i>Hospital/Surgery/Lab, X-ray Coinsurance</i>	20%	20%
<i>Emergency Room (ER)</i>	\$250 copay (waived if admitted)	20%
<b>Prescription Medications – Provided by CVS Caremark</b>		
<i>Generic</i>	\$10	20%
<i>Preferred Brand</i>	25% (\$40 min/\$125 max)	30%
<i>Non-Preferred Brand</i>	40% (\$75 min/\$250 max)	30%

\*The deductible applies to most non-preventive services before coinsurance begins.

\*\*Your out-of-pocket maximum includes deductible, coinsurance and copays.