



# MEDICAL PLAN BENEFITS FOR UTAH MEMBERS

Navajo Express offers a medical plan that provides enhanced benefits when you select services through a MountainStar Healthcare facility and provider.

You will pay less out of your pocket when you choose a MountainStar Healthcare facility or provider. To learn more, view plan details, and compare cost information, visit the member portal at [imagine360.com/member-login/](https://imagine360.com/member-login/).

The table below summarizes the medical plan benefits. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	HDHP Benefits for All Other Facilities, Any Provider	HDHP Incentive Benefits for MountainStar Healthcare Facilities, Any Provider
<b>Plan Year Deductible</b>		
Individual/Family	\$2,800/\$8,400	\$2,800/\$8,400
<b>Out-of-Pocket Maximum</b>	(Includes deductible, copays, and coinsurance)	
Individual/Family	\$6,550/\$13,100	\$2,800/\$8,400
<b>Preventive Care</b>	Plan pays 100%	Plan pays 100%
<b>Physician Services</b>		
Telemedicine	20% after deductible	0% after deductible
Primary Care Physician	20% after deductible	0% after deductible
Specialist	20% after deductible	0% after deductible
Urgent Care	20% after deductible	0% after deductible
<b>Lab/X-Ray<sup>1</sup></b>		
Diagnostic Lab/X-Ray	20% after deductible	0% after deductible
High-Tech Services (MRI, CT, PET)	20% after deductible	0% after deductible
<b>Hospital Services</b>		
Inpatient	20% after deductible	0% after deductible
Outpatient	20% after deductible	0% after deductible
<b>Emergency Room</b>	0% after deductible	0% after deductible
<b>Chiropractic</b> (20 visits per year)	20% after deductible	0% after deductible
<b>Prescription Drugs</b>		
Generic	\$10 copay after deductible	\$10 copay after deductible
Preferred Brand	\$35 copay after deductible	\$35 copay after deductible
Non-Preferred Brand	\$60 copay after deductible	\$60 copay after deductible
Mail Order (Up to a 90-day supply)	2.5x retail copay	2.5x retail copay

(1) Not part of an office visit.