



ARUP Laboratories, Inc. | Bind D5500 Basic – Plan Design Overview

9/24/2021

Plan Year: 1/1/22 – 12/31/22



Property of Bind Benefits, Inc. Do not distribute without written permission. © 2021. Patent Pending.

Category	Plan Design Element	Bind Plan	
		In-Network	Out-of-Network
Overall Provisions	Deductible	\$0	
	Coinsurance (Plan Paid)	100%	
	OOP Limit Individual	\$5,500	\$11,000
	OOP Limit Family	\$11,000	\$22,000
Medical Coverage	Preventive Care	\$0	\$330
	Virtual Care		
	Virtual Visit (Doctor on Demand)	\$35	Not Covered
	Office Visit	\$35 to \$135	\$480
	Urgent Care	\$80	\$240
	Emergency Room	\$700	\$700
	Ambulance	\$650	\$650
	Maternity		
	Prenatal and Postnatal Care	\$0	\$330
	Delivery	\$1,350 to \$3,050	\$10,000
	Procedures (Office, Outpatient and Inpatient)	\$65 to \$3,750	Up to \$10,000
	Ex: Wound care	\$100	\$320
	Ex: Needle Biopsy	\$130 to \$410	\$1,360
	Ex: Small Bowel Surgery	\$1,150 to \$2,800	\$7,600
	Bariatric Surgery	Covered	Covered
	Gender Dysphoria - Treatment	Covered	Covered
	Rehabilitative Therapies	\$15 to \$40	Up to \$100
	Ex: Physical Therapy	\$15 to \$35	\$100
	Complex Imaging (Ex: MRI, CT, etc.)	\$210 to \$740	\$2,400
	Routine Diagnostic Test (Ex: X-ray, Lab, Ultrasound)	\$0	\$0
	Advanced Tests	\$45 to \$1,050	Up to \$3,150
	Ex: Sleep Study	\$90 to \$275	\$800
	Medical Infusions And Chemotherapy	\$15 to \$1,700	Up to \$5,100
	Therapeutic Treatments	\$50 to \$1,350	Up to \$4,050
	High Intensity Therapy	\$50 to \$950	Up to \$3,500
	Durable Medical Equipment	\$0 to \$1,000	Up to \$2,000
	Fertility Treatment (\$20,000 Lifetime max, Medical and Pharmacy)	\$200 to \$1,500	Not Covered
	Mental Health & Substance Use Disorder		
	In an office setting (inc. ABA therapy)	\$35	\$330
	Mental Health Telehealth	\$35	\$330
	Partial day treatment	\$175	\$600
	In an inpatient setting	\$2,550	\$8,000
Residential	\$1,900	\$8,000	
Other Outpatient Hospital Services	\$950	\$3,500	
Other Inpatient Stay (inc. admission from ER)	\$2,550	\$8,000	
Pharmacy Coverage (Navitus)	Retail Pharmacy - 30 Days Supply		
	Tier 1 (Pref./Non-Pref. Pharmacy)	\$5	Not Covered
	Tier 2	\$30	Not Covered
	Tier 3	\$145	Not Covered
	Retail Pharmacy - 90 Days Supply		
	Tier 1 (Pref./Non-Pref. Pharmacy)	\$15	Not Covered
	Tier 2	\$90	Not Covered
	Tier 3	\$435	Not Covered
	Specialty Retail Pharmacy		
	Tier 1	\$145	Not Covered
Tier 2	\$145	Not Covered	
Tier 3	\$145	Not Covered	



ARUP Laboratories, Inc. | Bind D5500 Basic – Plan Design Overview

9/24/2021

Plan Year: 1/1/22 – 12/31/22



Property of Bind Benefits, Inc. Do not distribute without written permission. © 2021. Patent Pending.

Category	Plan Design Element	Bind Plan	
		In-Network	Out-of-Network
Other Benefit Notes	Out-of-Pocket Cross Application	In-Network copays accumulate to Out-of-Network OOP Limit	Out-of-Network copays do not accumulate to In-Network OOP Limit
	Out-of-Pocket Accumulator	ERISA Plan Year accumulator	ERISA Plan Year accumulator
	Out of Network Reimbursement	N/A	140% of Medicare Fee Schedule
	Urgent and Emergent Care out of pocket accumulator		
	Emergency Room	In-network copays accumulate to In-Network OOP Limit	Out-of-network copays accumulate to In-Network OOP Limit
	Ambulance	In-network copays accumulate to In-Network OOP Limit	Out-of-network copays accumulate to In-Network OOP Limit
	Therapy Visit Limits:		
	Acupuncture	12 visit limit per person per plan year**	
	Chiropractic	12 visit limit per person per plan year**	
	Physical Therapy	No Visit Limit	
Occupational Therapy	No Visit Limit		
Speech Therapy	No Visit Limit		
Home Health Care	No Visit Limit		
Skilled Nursing Facility	No Visit Limit		

*Place of Service - the Price (Copays) for some medical services and procedures are determined by the clinical setting in which the individual actually receives the care ("Place of Service"). For example, minor surgery in an office will incur an Office Visit price (copay), whereas minor surgery received in a hospital will incur an Outpatient Hospital Services and Surgery price (copay).

**All visit and stay limits are per covered person per plan year and combined in-network and out-of-network.