

# COUPE HEALTH

## Coupe Health Plan 2025 (Aware®/BlueCard® PPO Network/No Coverage Out-of-Network\*)

Medical and pharmacy plan resources can be found at [bluecrossmn.com/associate](https://bluecrossmn.com/associate). If you have any questions about the Coupe Health Plan, call your Health Valet at 1-833-749-1969.

	In-Network* Tier 1	In-Network* Tier 2	In-Network* Tier 3
<b>Annual Deductible</b>	\$0		
<b>Coinsurance</b>	Plan pays 100%		
<b>Annual Out-of-Pocket Maximum (OOP) – Medical and Drugs</b>			
• Individual	\$2,000		
• Family	\$4,000		
<b>Preventive</b>	\$0		
<b>Primary care office visit</b>	\$15	\$25	\$40
<b>Specialist office visit</b>	\$35	\$45	\$75
<b>Advance Imaging (MRI, MRA, CAT, PET Scans)</b>	\$170	\$230	\$380
<b>Routine Diagnostic Labs</b>	\$10	\$15	\$25
<b>Diagnostic Radiology</b>	\$50	\$65	\$110
<b>Diagnostic Lab</b>	\$50	\$65	\$110
<b>Urgent Care</b>	\$45		
<b>Outpatient Surgery</b>	\$550	\$740	\$1,235
<b>Emergency Room/Emergency Services</b>	\$325		
<b>Ambulance</b>	\$325		
<b>Outpatient Therapies (PT, OT, ST)</b>	\$35	\$45	\$75
<b>Inpatient Hospital Stay</b>	\$1,035	\$1,380	\$2,000
<b>Home Health Care</b>	\$35	\$45	\$75
<b>Hospice</b>	\$185	\$245	\$410
<b>Skilled Nursing Facility</b>	\$930	\$1,240	\$2,000
<b>Durable Medical Equipment</b>	\$75	\$100	\$170
<b>Prescription Drugs**</b>			
	<b>30-day retail</b>	<b>Mail Order</b>	<b>90-day Retail</b>
• Tier 1 (Generic Drugs)	\$5	\$15	\$15
• Tier 2 (Non-Preferred Generic)	\$25	\$75	\$75
• Tier 3 (Preferred Brand)	\$15	\$45	\$45
• Tier 4 (Non-Preferred Brand)	\$25	\$75	\$75
• Specialty Drugs – mail order only, 30-day supply maximum**	\$25	\$30	

\*This plan uses the Aware®/BlueCard® PPO Network and there is no coverage when services are received out-of-network. Your cost of the service is based on which tier provider you utilize. \*\*The Pharmacy Network through Prime Therapeutics is the Essential Pharmacy Network (E). There is no drug coverage at out-of-network pharmacies. The Formulary (Drug List) is KeyRx and there is no coverage for drugs that are not on the KeyRx formulary.