



# Magnolia Open Access

**Non-Medicare retirees – retirement date BEFORE 3-1-2015**

Medical Coverage				
	Employee-Only	Employee + 1 (Spouse or Child)	Employee + Children	Family
Deductible (in & out-of-network)	\$300	\$600	\$900	\$900
Out-of-pocket max (in-network)	\$2,300 individual; plus \$1,300 per additional person up to 2; plus \$1,000 per additional person up to 10 people; \$13,700 for a family of 12+			
Out-of-pocket max (out-of-network)	\$4,300 individual; plus \$3,000 per additional person up to 2; \$13,700 for a family of 4+			
Coinsurance(in-network)	10%	10%	10%	10%
Coinsurance (out-of-network)	30%	30%	30%	30%

Prescription Coverage				
Tier	Generic	Preferred	Non-Preferred	Specialty
<b>Member Responsibility**</b>	50% up to \$30	50% up to \$55	65% up to \$80	50% up to \$80
<b>Once you, or your covered dependent(s), pay \$1,500 threshold:</b>				
<b>Member Responsibility**</b>	\$0 co-pay	\$20 co-pay	\$40 co-pay	\$40 co-pay

\*\*Member responsibility is for a prescription drug benefit of up to a 31-day supply.