MyHealth360: Medical Plan

MyHealth360 is a health plan that works much harder than simply insuring you when you're sick. Free preventive care and rewards for healthy behaviors are essential elements of the plan. That's why **MyHealth360** works in tandem with a personal fund called the Healthy Incentive Account (HIA).

Coverage Highlights

The medical plan's level of benefits depends on which provider or facility you choose for care.

Annual Deductibles	Tier One (Piedmont's Preferred Network)		Tier Two (Cigna Open Access Plus Network)		Tier Three (Out-of-Network)
Employee Only	$1,500		$3,000		$3,000
All Other Coverage Levels*	$3,000		$6,000		$6,000
Out-of-Pocket Maximum					
Employee Only	$3,500		$6,850		$10,000
All Other Coverage Levels*	$6,850		$6,850 per individual/$13,700 max		$20,000
Coinsurance Amounts					
Piedmont Pays	90%		70%		50%
You Pay	10%		30%		50%
Prescription Drug	Generic Copays		Brand-Name** Copays		Specialty Copays
	Lower Cost	Regular Cost	Preferred	Non-Preferred	
Mail-Order — 90-day supply	$6	$25	$100	$200	$150 (30-day only)
Retail Pharmacy — Up to 30-day supply *(visit any retail pharmacy in Cigna's broad network)*	$3	$10	$40	$80	N/A
Maintenance Medication Program — *Piedmont Athens Regional, Oconee Drugs, Walgreens, Kroger and Walmart Pharmacies*	$3 (30-day) $6 (90-day)	$10 (30-day) $20 (90-day)	$40 (30-day) $80 (90-day)	$80 (30-day) $160 (90-day)	$150 (30-day only) (only via Piedmont Athens Regional pharmacies)

Note: Medical and prescription out-of-pocket maximums are combined.

* *All other coverage levels includes Employee + Child(ren), Employee + Spouse/Domestic Partner and Family.*

** *$150 annual deductible for brand-name only (not generics).*

Preventive drugs, at no cost to you

To help you maintain a steady treatment regimen, certain preventive medicines are paid at 100% with no deductible when you visit an in-network pharmacy. This includes many diabetes, cholesterol, blood pressure and other select medication categories.