Bert Nash Community Mental Health Center

Buy Up Plan Summary of benefits - medical

06/01/2026

Covered services	In-network providers	Out-of-network providers
Calendar year deductible Per person Family	 $1,000 $2,000	 $2,000 $4,000
Maximum out-of-pocket expense per calendar year Per person Family	 $2,000 $5,000	 $5,000 $10,000
Primary care physician (PCP) office visits	$35 copay	60% after deductible
Specialist office visits	$35 copay	60% after deductible
Physician office services	80% after deductible	60% after deductible
Urgent care visit	$35 copay	60% after deductible
Emergency room (ER)	80% after $250 copay	
Ambulance	80%; after in-network deductible	
Durable medical equipment	80% after deductible	60% after deductible
Outpatient diagnostic X-ray and lab work	100% deductible waived	60% after deductible
Outpatient hospital services	80% after deductible	60% after out-of-network deductible
Inpatient hospital services	80% after deductible	60% after out-of-network deductible
Physical therapy	80% after deductible	60% after deductible
Speech, hearing and occupational therapy	80% after deductible	60% after deductible
Preventive/routine exams	100%; deductible waived	60% after deductible
Immunizations	100%; deductible waived	60% after deductible
Preventive/routine diagnostic lab and X-rays	100%; deductible waived	60% after deductible
Mammograms	100%; deductible waived	60% after deductible
Preventive/routine pap smear	100%; deductible waived	60% after deductible
Preventive/routine prostate cancer screening	100%; deductible waived	60% after deductible
Preventive/routine colonoscopy, sigmoidoscopy and other similar procedures	100%; deductible waived	60% after deductible
Preventive/routine hearing exams	100%; deductible waived	60% after deductible
Women's preventive health care	100%; deductible waived	60% after deductible
Teladoc	$0 copay	

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This is a summary of benefits and not a guarantee. Benefit payments are subject to all plan provisions and eligibility requirements at the time services are rendered. The plan document and summary plan description are the official sources of information. In the event of a discrepancy, the plan document and summary plan description will prevail.