

Oxford Metro Silver EPO

Summary of Benefits

Plan #4 · OX_P4 MS

EPO — In-Network Only

No Referrals Required

SINGLE

\$1,277.96

per month*

PARENT / CHILD(REN)

\$2,155.52

per month*

COUPLE

\$2,523.00

per month*

FAMILY

\$3,554.14

per month*

ANNUAL DEDUCTIBLE

\$3,750 / \$7,500

Individual / Family — in network

COINSURANCE (YOUR SHARE)

40%

unless otherwise noted**

OUT-OF-POCKET MAXIMUM

\$9,450 / \$18,900

Individual / Family — in network

BENEFIT	IN-NETWORK — WHAT YOU PAY
Office Visits (PCP / Specialist)	\$30 / \$80 copay
Hospital Admission	40% coinsurance**
Emergency Room	50% coinsurance after deductible (in & out of network)
Urgent Care	\$80 copay per visit
Prescription Drugs	Generic \$10 · Preferred \$65 · Non-Preferred \$95 — \$200 annual Rx deductible (Tiers 2 & 3)
Mental Health	Outpatient: \$30 copay per visit · Inpatient: 40% coinsurance**
Lab & X-rays	Lab: 50% coinsurance** · X-ray/Imaging: 40% coinsurance**
Free-Standing Outpatient Facility	40% coinsurance**
Hospital-Based Outpatient Facility	40% coinsurance**
Major Diagnostic — Freestanding Facility	Lab: 50% coinsurance** · X-ray/Imaging: 40% coinsurance**
Major Diagnostic — Hospital	Lab: 50% coinsurance** · X-ray/Imaging: 40% coinsurance**
Dependent Coverage	Covered to age 26
Find a Doctor	Oxford provider lookup: www.oxhp.com

Out-of-Network: Not covered, except emergency care. This plan uses the Oxford network exclusively (EPO).

* Rates valid January 1, 2026 – December 31, 2026 and include the monthly administrative/billing fee (\$30 employee-only, \$50 all other tiers).

** Coinsurance percentages shown are your share of the cost. Unless otherwise noted, coinsurance applies after the annual deductible is met.

This document is a plan summary prepared for comparison purposes only and is not the official Summary of Benefits and Coverage (SBC), policy, or certificate of coverage. It is not a comprehensive list of all benefits, limitations, or exclusions. The official plan documents govern in all cases and are available upon request.