



Medical Enhanced

Because valuable employees stay where they're valued

## Four benefit plans. One goal. The PSIvet Healthcare Initiative.

You can care for the health of your employees, regardless of your practice size. Through PSIvet's Healthcare Initiative, the Employee Benefits Program serves as a practice-strengthening initiative that offers affordable, configurable benefits designed for the independent veterinary community.

## Medical Enhanced

Our Medical Enhanced products are the most robust guarantee issue plans available on the market today. The plan provides for everything you would expect in a high-deductible plan including lab testing, imaging, and even chemotherapy. We control the cost of these plans by applying maximum annual benefit limits of up to \$500,000.

Includes all of the services provided in our Basic Plan (Basic Plan services must be accessed by contacting our Central Scheduling Service)

- Unlimited telemedicine services (no co-pays or visit fees)
- Unlimited primary care office visits (\$10 visit fee)
- Unlimited urgent care visits (\$25 visit fee)
- No participation requirements

For more information about the PSIvet Healthcare Initiative, Benefits, or Enrollment visit our website [www.psihealthcareinitiative.com](http://www.psihealthcareinitiative.com) or email us at [EmployeeBenefits@PSIvet.com](mailto:EmployeeBenefits@PSIvet.com)



# Medical Enhanced

	Medical Enhanced 10	Medical Enhanced 5	Medical Enhanced 2.5
<b>Telemedicine</b>	Unlimited Use - No Visit Fees	Unlimited Use - No Visit Fees	Unlimited Use - No Visit Fees
<b>Primary Care Office Visit</b>	\$10 visit fee (plan choice of provider)	\$10 visit fee (plan choice of provider)	\$10 visit fee (plan choice of provider)
<b>Urgent Care Office Visit</b>	\$25 visit fee (plan choice of provider)	\$25 visit fee (plan choice of provider)	\$25 visit fee (plan choice of provider)
<b>Prescription Benefits</b>	Included	Included	Included
<b>Preventative &amp; Wellness Office Visit</b>	\$0 copay	\$0 copay	\$0 copay
<b>Primary Care visit</b>	See Above	See Above	See Above
<b>Specialist Office Visit</b>	\$75/\$150 copay (exiting/new doctor)	\$75/\$150 copay (exiting/new doctor)	\$75/\$150 copay (exiting/new doctor)
<b>Laboratory Service</b>	\$50 copay per panel	\$50 copay per panel	\$50 copay per panel
<b>Radiology</b>	\$50 copay per image	\$50 copay per image	\$50 copay per image
<b>CT/MRI/MRA/PET Scans</b>	\$500 copay per image	\$500 copay per image	\$500 copay per image
<b>Preventive Prescriptions - Generic Drugs</b>	\$0 copay (limited preventative only)	\$0 copay (limited preventative only)	\$0 copay (limited preventative only)
<b>*Individual out-of-pocket Max*</b>	\$7,900	\$7,900	\$7,900
<b>Family Out-of-Pocket Max</b>	\$15,800	\$15,800	\$15,800
<b>Individual Deductible</b>	\$10,000	\$5,000	\$2,500
<b>Individual Out-of-Pocket Max</b>	\$17,900	\$12,900	\$10,400
<b>Annual individual Maximum</b>	\$100,000	\$250,000	\$500,000
<b>Inpatient hospitalization</b>	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
<b>Other inpatient surgery</b>	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
<b>Outpatient surgery</b>	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
<b>Emergency room</b>	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
<b>Chemotherapy, radiation and other Non-Experimental Cancer Treatments</b>	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
<b>Dialysis</b>	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible

\*Individual Out-of-Pocket Max combines lab services maximums

It's the MORE that matters. More than 5,000 independent veterinary practices count on us for the professional services they need to save more, learn more, grow more—and more successfully compete with corporate consolidators, big-box stores, and online retailers.