

Effective Date 10/1/2011	Health Plan Group Health	Ref RQ-42911
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This is a brief summary of benefits. THIS IS NOT A CONTRACT OR CERTIFICATE OF COVERAGE. All benefit descriptions, including alternative care, are for medically necessary services. The Member will be charged the lesser of the cost share for the covered service or the actual charge for that service. For full coverage provisions, including limitations, please refer to your certificate of coverage.

In accordance with the Patient Protection and Affordable Care Act of 2010,

- The lifetime maximum on the dollar value of covered essential health benefits no longer applies. Members whose coverage ended by reason of reaching a lifetime limit under this plan are eligible to enroll in this plan, and
- Dependent children who are under the age of twenty-six (26) are eligible to enroll in this plan.

Benefits	Inside Network
Plan deductible	No annual deductible
Individual deductible carryover	Not applicable
Plan coinsurance	No plan coinsurance
Out-of-pocket limit	Individual out-of-pocket limit: \$2,000 Family out-of-pocket limit: \$4,000 Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit: Inpatient services, outpatient services, emergency services at a GHC or non-GHC facility, ambulance services.
Pre-existing condition (PEC) waiting period	No PEC
Lifetime maximum	Unlimited
Outpatient services (Office visits)	\$10 copay
Hospital services	Inpatient services: Covered in full Outpatient surgery: \$10 copay
Prescription drugs (some injectable drugs may be covered under Outpatient services)	Formulary generic and/or brand \$10 copay per 30 day supply
Prescription mail order	3 x prescription cost share per 90 day supply
Acupuncture	Self-referred up to 8 visits per medical diagnosis per calendar year; additional visits when approved by the plan \$10 copay
Ambulance services	Plan pays 80%, you pay 20%
Chemical dependency	Inpatient: Covered in full Outpatient: \$10 copay
Devices, equipment and supplies	
<ul style="list-style-type: none"> • Durable medical equipment • Orthopedic appliances • Post-mastectomy bras limited to two (2) every six (6) months 	Covered in full
<ul style="list-style-type: none"> • Ostomy supplies • Prosthetic devices 	Covered in full
Diabetic supplies	Insulin, needles, syringes and lancets-see Prescription drugs. External insulin pumps, blood glucose monitors, testing reagents and supplies-see Devices, equipment and supplies. When Devices, equipment and supplies or Prescription drugs are covered and have benefit limits, diabetic supplies are not subject to these limits.

Diagnostic lab and X-ray services	Inpatient: Covered under Hospital services Outpatient: Covered in full High end radiology imaging services such as CT, MR and PET must be determined Medically Necessary and require preauthorization except when associated with Emergency care or inpatient services.
Emergency services (copay waived if admitted)	\$75 copay at a designated facility \$75 copay at a non designated facility
Hearing exams (routine)	\$10 copay
Hearing hardware	Not covered
Home health services	Covered in full. No visit limit.
Hospice services	Covered in full
Infertility services	Not covered
Manipulative therapy	Self-referred up to 10 visits per calendar year \$10 copay
Massage services	See Rehabilitation services
Maternity services	Inpatient: Covered in full Outpatient: \$10 copay
Mental Health	Inpatient: Covered in full Outpatient: \$10 copay
Naturopathy	Self-referred up to 3 visits per medical diagnosis per calendar year; additional visits when approved by plan \$10 copay
Newborn Services	Any applicable coinsurance applies to the newborn while both mother and baby are confined. Otherwise, all applicable inpatient cost shares apply. Office visits: See Outpatient Services; Routine well care: See Preventive care.
Obesity-related surgery (bariatric)	Not covered
Organ transplants Donor search & harvest applies to lifetime max	Unlimited, no waiting period Inpatient: Covered in full Outpatient: \$10 copay
Preventive care Well-care physicals, immunizations, Pap smear exams, mammograms	Covered in full
Rehabilitation services (Occupational, speech, physical including services for neurodevelopmentally disabled children age six and under) Rehabilitation visits are a total of combined therapy visits per calendar year	Inpatient: 60 days per calendar year Covered in full Outpatient: 60 visits per calendar year \$10 copay
Skilled nursing facility	Covered in full up to 60 days per calendar year
Sterilization (vasectomy, tubal ligation)	Inpatient: Covered in full Outpatient: \$10 copay
Temporomandibular Joint (TMJ) services	\$1,000 per calendar year; \$5,000 lifetime max Inpatient: Covered in full Outpatient: \$10 copay
Tobacco cessation counseling	Free & Clear Program - covered in full
Routine vision care (1 visit every 12 months)	\$10 copay
Optical hardware Lenses, including contact lenses and frames	Not covered