

<b>Effective Date</b> 1/1/2025	<b>Health Plan</b> Core HMO	<b>Ref</b> RQ-196223
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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.

<b>Benefits</b>	<b>Inside Network</b>
<b>Plan deductible</b>	Individual deductible: \$4,500 per calendar year Family deductible: \$7,500 per calendar year  Until the total family annual deductible is met, benefits will not be provided for any family member
<b>Individual deductible carryover</b>	4th quarter carryover does not apply
<b>Plan coinsurance</b>	Plan pays 80%, you pay 20%
<b>Out-of-pocket limit</b>	Individual out-of-pocket limit: \$7,000 Family out-of-pocket limit: \$8,500  Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit:  All cost shares for covered services  If enrolled on the family plan you must meet the family out-of-pocket maximum
<b>Pre-existing condition (PEC) waiting period</b>	No PEC
<b>Lifetime maximum</b>	Unlimited
<b>Outpatient services (Office visits)</b>	No copay, deductible and coinsurance apply
<b>Hospital services</b>	<b>Inpatient services:</b> Deductible and coinsurance apply <b>Outpatient surgery:</b> No copay, deductible and coinsurance apply
<b>Prescription drugs (some injectable drugs may be covered under Outpatient services)</b>	Preferred generic and/or brand Deductible and coinsurance applies. Certain preventive medications are covered in full.
<b>Prescription mail order</b>	3 x prescription cost share per 90 day supply
<b>Acupuncture</b>	Covered up to 12 visits per calendar year No copay, deductible and coinsurance apply
<b>Ambulance services</b>	Deductible and coinsurance
<b>Chemical dependency</b>	<b>Inpatient:</b> Deductible and coinsurance apply <b>Outpatient:</b> No copay, deductible and coinsurance apply
<b>Devices, equipment and supplies</b>	Covered at 50%, deductible applies
<ul style="list-style-type: none"> <li>• Durable medical equipment</li> <li>• Orthopedic appliances</li> <li>• Post-mastectomy bras limited to two (2) every six (6) months</li> <li>• Ostomy supplies</li> <li>• Prosthetic devices</li> </ul>	

<b>Diabetic supplies</b>	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.
<b>Diagnostic lab and X-ray services</b>	<b>Inpatient:</b> Covered under Hospital services <b>Outpatient:</b> Deductible and coinsurance apply  High end radiology imaging services such as CT, MRI and PET must be determined Medically Necessary and require prior authorization except when associated with Emergency care or inpatient services.
<b>Emergency services</b> (copay waived if admitted)	\$0 copay Deductible and coinsurance apply
<b>Hearing exams</b> (routine)	No copay, deductible and coinsurance apply
<b>Hearing hardware</b>	\$3,000 per ear every 36 months, deductible applies
<b>Home health services</b>	No visit limit, deductible and coinsurance apply
<b>Hospice services</b>	Deductible and coinsurance apply
<b>Infertility services</b>	Not covered
<b>Manipulative therapy</b>	Covered up to 10 visits per calendar year without prior authorization No copay, deductible and coinsurance apply
<b>Massage services</b>	See Rehabilitation services
<b>Maternity services</b>	<b>Inpatient:</b> Deductible and coinsurance apply <b>Outpatient:</b> No copay, deductible and coinsurance apply
<b>Mental Health</b>	<b>Inpatient:</b> Deductible and coinsurance apply <b>Outpatient:</b> No copay, deductible and coinsurance apply
<b>Naturopathy</b>	Covered up to 3 visits per medical diagnosis per calendar year without prior authorization; additional visits when approved by the plan No copay, deductible and coinsurance apply
<b>Newborn Services</b>	Initial hospital stay: See Hospital Services; Office visits: See Outpatient Services; Routine well care: See Preventive care. Any applicable cost share for newborn services is separate from that of the mother.
<b>Obesity-related surgery (bariatric)</b>	Not covered
<b>Organ transplants</b>	Unlimited, no waiting period  <b>Inpatient:</b> Deductible and coinsurance apply <b>Outpatient:</b> No copay, deductible and coinsurance apply
<b>Preventive care</b> Well-care physicals, immunizations, Pap smear exams, mammograms	Covered in full  Women's contraception is covered as preventive, and Men's contraception is covered in full after annual deductible has been satisfied
<b>Rehabilitation services</b>  Rehabilitation visits are a total of combined therapy visits per calendar year	<b>Inpatient:</b> 30 days per calendar year. Services with mental health diagnoses are covered with no limit. Deductible and coinsurance apply <b>Outpatient:</b> 45 visits per calendar year. Services with mental health diagnoses are covered with no limit. No copay, deductible and coinsurance apply
<b>Skilled nursing facility</b>	Up to 60 days per calendar year, deductible and coinsurance apply
<b>Sterilization</b> (vasectomy, tubal ligation)	Women's sterilization is covered as preventive, and Men's sterilization is covered in full after the annual deductible has been satisfied.
<b>Temporomandibular Joint (TMJ) services</b>	<b>Inpatient:</b> Deductible and coinsurance apply <b>Outpatient:</b> No copay, deductible and coinsurance apply
<b>Tobacco cessation counseling</b>	Quit for Life Program - covered in full
<b>Routine vision care</b> (1 visit every 12 months)	No copay, deductible and coinsurance apply
<b>Optical hardware</b> Lenses, including contact lenses and frames	Not covered
<b>Virtual Care</b> Including Telemedicine, Telephone Services and Online (E-Visits)	Deductible applies