



**SCHEDULE OF BENEFITS**

**YOU PAY**

<b>Preventive Care Under PPACA</b>	Charges for preventive care as per PPACA on the effective date of the plan provide for certain benefits to be paid absent of cost sharing.	No Deductible, No Copay
<b>Teladoc</b>	The Teladoc program, while not insurance, is a convenient standalone service that provides access by web, phone, or mobile app to qualified doctors who can treat many common medical conditions.	\$0 Copay
<b>Professional Outpatient Office Visits</b> Primary Care Specialist Mental Health & Substance Use Disorder	These charges are billed by the physician for time spent with the patient. Office visits do not include charges for diagnostic, surgical or medical procedures performed by the physician or for diagnostic services billed separately.	\$20 Copay \$40 Copay \$20 Copay
<b>Office Based Diagnostic Tests, Labs &amp; X-Ray</b>	Includes diagnostic tests performed in a physician's office and billed by such physician or a freestanding non-hospital billed facility only.	\$20 Copay
<b>Outpatient Surgical, Diagnostic &amp; Therapeutic Procedures</b> Medical Services Facility Charges	Includes outpatient services, such as miscellaneous medical procedures and supplies, diagnostic and therapeutic procedures and surgery at a physician's office, freestanding surgical center or hospital (when approved).	\$60 Copay \$60 Copay
<b>Vision</b>	Any optometrist; member must submit claim for reimbursement. Copay waived for children under 5.	\$30 Copay
<b>Short Term Rehabilitation Services</b>	Physical, chiropractic, speech and occupational therapy. (Includes therapies performed in a provider's office or other non-hospital billed facility only).	\$40 Copay
<b>Emergency Services</b> Hospital Emergency Room Urgent Care/Physician Ambulance	ER copayment waived if admitted; \$250 penalty for non-emergency use of a hospital emergency room.  Urgent Care copayments do not include charges for diagnostic, surgical, or medical procedures.	\$200 Copay \$20 Copay \$40 Copay
<b>Allergy Treatment</b> Testing & Injections Serum		\$20 Copay \$150 Copay
<b>Prescription Drug Coverage</b> Generics Preferred Brand Non-Preferred Brand Expensive Specialty & Injectables	Up to a 34-day supply may be purchased at retail for the listed copay. Up to a 90-day supply may be purchased at retail or by mail order for 2 copays.	\$0 Copay \$20 Copay \$75 Copay \$150 Copay
<b>EXPENSES ABOVE THIS LINE NOT SUBJECT TO DEDUCTIBLE</b>		
<b>Plan Year Deductible</b> Individual Family	An individual within family coverage will only be required to meet the indicated individual deductible amount before coinsurance benefits begin.	\$500 Deductible \$1,000 Deductible
<b>Deductible &amp; Coinsurance Maximum</b> Individual Family	Copays do not apply to the deductible and coinsurance maximum. However, copays combined with the deductible and coinsurance maximum do apply to an In Network Out of Pocket maximum of \$7,000 for those with individual coverage and \$14,000 for those with dependents covered.	\$3,000 per Individual \$6,000 per Family
<b>Inpatient Hospitalization</b> Medical Services & Facility Anesthesiologist & Surgeon Fees Mental Health & Substance Use Disorder		20% after the Deductible 20% after the Deductible 20% after the Deductible
<b>Home Health Care &amp; Skilled Nursing Facilities</b>		20% after the Deductible
<b>Durable Medical Equipment</b>		20% after the Deductible

PPO Provisions. Benefit Reduction for Non-Network Providers - when receiving care from non-network providers, all benefits are subject to the deductible and an additional 20% coinsurance and an increased out of pocket maximum. Other limits may apply. Out of Network Expense: 40% after the deductible. Maximum Out of Pocket Expense: \$9,000/\$18,000. Please refer to the Summary Plan Description (SPD) for details. The SPD is the final determination of all benefits. Out-of-Network benefits are subject to usual and customary limitations.