

Effective Date 1/1/2015 **Health Plan** Access PPO **Ref** RQ-87965

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	Preferred Provider Network	Out-of-Network
Plan deductible	Individual deductible: \$1,000 per calendar year Family deductible: \$3,000 per calendar year	Shared with preferred provider network
Individual deductible carryover	4th quarter carryover does not apply	4th quarter carryover does not apply
Plan coinsurance	Plan pays 90%, you pay 10%	Plan pays 70%, you pay 30% of the Usual, Customary and Reasonable (UCR) charges.
Deductible and/or coinsurance waiver riders	Deductible and coinsurance do not apply to outpatient visits (Ded waived for lab/xray)	Not applicable
Out-of-pocket limit	Individual out-of-pocket limit: \$2,000 Family out-of-pocket limit: \$6,000 Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit: All cost shares for covered services	Shared with preferred provider network Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit: All cost shares for covered services
Pre-existing condition (PEC) waiting period	No PEC	Same as preferred provider network
Lifetime maximum	Unlimited	Shared with preferred provider maximum
Outpatient services (Office visits)	\$25 copay (\$15 copay enhanced benefit)	\$25 copay, deductible and coinsurance apply
Hospital services	Inpatient services: Deductible and coinsurance apply Outpatient surgery: Deductible and coinsurance apply	Inpatient services: Deductible and coinsurance apply Outpatient surgery: Deductible and coinsurance apply
Prescription drugs (some injectable drugs may be covered under Outpatient services)	Preferred generic/preferred brand/non-preferred \$15/\$25/\$45 per 30 day supply. Preferred and non-preferred drugs will be \$5 less when obtained at a Group Health pharmacy.	Preferred generic/preferred brand/non-preferred Not covered
Prescription mail order	2x the Group Health pharmacy cost share per 90 day supply	Not covered
Acupuncture	Covered up to 8 visits per calendar year without prior authorization; additional visits when approved by the plan \$25 copay (\$15 copay enhanced benefit)	Visit limits shared with preferred provider network \$25 copay, deductible and coinsurance apply
Ambulance services	Deductible and coinsurance apply	Preferred provider deductible and coinsurance apply
Chemical dependency	Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay (\$15 copay enhanced benefit)	Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay, deductible and coinsurance apply
Devices, equipment and supplies	Deductible and coinsurance apply	Deductible and coinsurance apply,
<ul style="list-style-type: none"> • Durable medical equipment • Orthopedic appliances • Post-mastectomy bras limited to two (2) every six (6) months • Ostomy supplies • Prosthetic devices 		

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.	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: Coinsurance applies High end radiology imaging services such as CT, MR and PET must be determined Medically Necessary and require prior authorization except when associated with Emergency care or inpatient services.	Inpatient: Covered under Hospital services Outpatient: Deductible and coinsurance apply High end radiology imaging services such as CT, MR and PET must be determined Medically Necessary and require prior authorization except when associated with Emergency care or inpatient services.
Emergency services (copay waived if admitted)	\$100 copay Deductible and coinsurance apply	\$100 copay Preferred provider deductible and coinsurance apply
Hearing exams (routine)	\$25 copay (\$15 copay enhanced benefit)	\$25 copay, deductible and coinsurance apply
Hearing hardware	Not covered	Not covered
Home health services	No visit limit, deductible and coinsurance apply	No visit limit, deductible and coinsurance apply
Hospice services	Deductible and coinsurance apply	Deductible and coinsurance apply
Infertility services	Not covered	Not covered
Manipulative therapy	Covered up to 8 visits per calendar year without prior authorization; additional visits when approved by the plan \$25 copay (\$15 copay enhanced benefit)	Visit limits shared with preferred provider network \$25 copay, deductible and coinsurance apply
Massage services	Covered up to 8 visits per calendar year with prescription; additional visits when approved by the plan \$25 copay (\$15 copay enhanced benefit)	Visit limits shared with preferred provider network \$25 copay, deductible and coinsurance apply
Maternity services	Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay (\$15 copay enhanced benefit). Routine care not subject to outpatient services copay.	Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay, deductible and coinsurance apply. Routine care not subject to outpatient services copay.
Mental Health	Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay (\$15 copay enhanced benefit)	Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay, deductible and coinsurance apply
Naturopathy	\$25 copay (\$15 copay enhanced benefit)	\$25 copay, deductible and coinsurance apply
Newborn Services	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.	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.
Obesity-related surgery (bariatric)	Not covered	Not covered
Organ transplants	Unlimited, no waiting period Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay (\$15 copay enhanced benefit)	Shared with preferred provider network Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay, deductible and coinsurance apply
Preventive care Well-care physicals, immunizations, Pap smear exams, mammograms	Covered in full Women's preventive care services (including contraceptive drugs and devices and sterilization) are covered in full.	Women's preventive care services (including contraceptive drugs and devices and sterilization) are subject to the applicable Preventive Care cost share and benefit maximums. Routine mammograms: Deductible and coinsurance apply
Rehabilitation services (Occupational, speech, physical including services for neurodevelopmentally disabled members) Rehabilitation visits are a total of combined therapy visits per calendar year	Inpatient: 60 days per calendar year Deductible and coinsurance apply Outpatient: 60 visits per calendar year \$25 copay (\$15 copay enhanced benefit)	Inpatient: Day limits shared with preferred provider network Deductible and coinsurance apply Outpatient: Visit limits shared with preferred provider network \$25 copay, deductible and coinsurance apply
Skilled nursing facility	Up to 60 days per calendar year, deductible and coinsurance apply	Day limits shared with preferred provider network, deductible and coinsurance apply
Sterilization (vasectomy, tubal ligation)	Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay (\$15 copay enhanced benefit) Women's sterilization procedures are covered in full.	Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay, deductible and coinsurance apply Women's sterilization procedures are covered subject to the applicable Preventive Care cost share and benefit maximums.

Temporomandibular Joint (TMJ) services	Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay (\$15 copay enhanced benefit)	Inpatient: Deductible and coinsurance apply Outpatient: \$25 copay, deductible and coinsurance apply
Tobacco cessation counseling	Quit for Life Program - covered in full	Applicable cost shares apply
Routine vision care (1 visit every 12 months)	Covered in full	Covered in full
Optical hardware Lenses, including contact lenses and frames	Members under 19: 1 pair of frames and lenses per year Members age 19 and over: \$150 per 24 months Not subject to deductible and coinsurance	Shared with preferred provider network

Coverage provided by Group Health Options, Inc.

RQ-87965