

## Schedule of benefits

If this is an ERISA plan, you may have certain rights under this plan. ERISA may not apply to a church or government group. Please contact the policyholder for additional information.

**Prepared exclusively for:**

|                               |   |
|-------------------------------|---|
| Policyholder:                 | HSP Southern Healthcare, LLC                        |
| Policyholder number:          | GP-141582   |
| Group policy effective date:  | August 1, 2019                                      |
| Plan name:                    | Open Access Managed Choice \$3,000 Deductible Plan, |
| Summary of Coverage:          | 1B  |
| Plan effective date:          | August 1, 2019                                      |
| Plan issue date:              | July 25, 2020                                       |
| Plan revision effective date: | August 1, 2020                                      |

**Underwritten by Aetna Life Insurance Company in the state of Florida**



## Schedule of benefits

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This schedule of benefits (schedule) lists the **deductibles, copayments** or **coinsurance**, if any apply to the **covered services** you receive under the plan. You should review this schedule to become aware of these and any limits that apply to these services.

### How your cost share works

- The **deductibles** and **copayments**, if any, listed in the schedule below are the amounts that you pay for **covered services**.
  - For the **covered services** under your medical plan, you will be responsible for the dollar amount
  - For pharmacy benefits where a percentage cost share acts like a **copayment**, you will be responsible for the percentage amount
- **Coinsurance** amounts, if any, listed in the schedule below are what the plan will pay for **covered services**.
- Sometimes your cost share shows a combination of your dollar amount **copayment** that you will be responsible for and the **coinsurance** percentage that your plan will pay.
- You are responsible to pay any **deductibles, copayments** and remaining **coinsurance**, if they apply and before the plan will pay for any **covered services**.
- This plan doesn't cover every health care service. You pay the full amount of any health care service you get that is not a **covered service**.
- This plan has limits for some **covered services**. For example, these could be visit, day or dollar limits. They may be:
  - Combined limits between in-**network** and **out-of-network providers**
  - Separate limits for in-**network** and **out-of-network providers**
  - Based on a rolling, 12 month period starting with the date of your most recent visit under this planSee the schedule of benefits for more information about limits.
- Your cost share may vary if the **covered service** is preventive or not. Ask your **physician** or contact us if you have a question about what your cost share will be.

For examples of how cost share and **deductible** work, go to the *Using your Aetna benefits* section under Individuals & Families at <https://www.aetna.com/>.

#### **Important note:**

**Covered services** are subject to the **deductible, maximum out-of-pocket**, limits, **copayment** or **coinsurance** unless otherwise stated in this schedule of benefits.

Under this plan, you will:

1. Pay your **copayment**
2. Then pay any remaining **deductible**
3. Then pay your **coinsurance**

Your **copayment** does not apply to any **deductible**.

## How your deductible works

The **deductible** is the amount you pay for **covered services** each year before the plan starts to pay. This is in addition to any **copayment** or **coinsurance** you pay when you get **covered services** from an **in-network, out-of-network provider**. This schedule of benefits shows the **deductible** amounts that apply to your plan. Once you have met your **deductible**, we will start sharing the cost when you get **covered services**. You will continue to pay **copayments** or **coinsurance**, if any, for **covered services** after you meet your **deductible**.

## How your PCP or physician office visit cost share works

You will pay the **PCP** cost share when you get **covered services** from any **PCP**.

## How your maximum out-of-pocket works

This schedule of benefits shows the **maximum out-of-pocket limits** that apply to your plan. Once you reach your **maximum out-of-pocket limit**, your plan will pay for **covered services** for the remainder of that year.

## Contact us

We are here to answer questions. See the *Contact us* section in your certificate.

Aetna Life Insurance Company's group policy provides the coverage described in this schedule of benefits. This schedule replaces any schedule of benefits previously in use. Keep it with your certificate.

## Plan features

### Precertification covered services reduction

This only applies to **out-of-network covered services**:

Your certificate contains a complete description of the **precertification** process. You will find details in the *Medical necessity and precertification* section.

If **precertification** for **covered services** isn't completed, when required, it can result in any of the following benefit reductions:

- A \$400 benefit reduction applied separately to each type of **covered service**
- The service is not covered

You may have to pay an additional portion of the **allowable amount** because you didn't get **precertification**. This portion is not a **covered service** and doesn't apply to your **deductible** or **maximum out-of-pocket limit**, if you have one.

## Deductible

You have to meet your **deductible** before this plan pays for benefits.

| Deductible type | In-network       | Out-of-network    |
|-----------------|------------------|-------------------|
| Individual      | \$3,000 per year | \$9,000 per year  |
| Family          | \$9,000 per year | \$27,000 per year |

## Outpatient prescription drug deductible

A separate **deductible** applies to **prescription drugs**.

| Deductible type | In-network     | Out-of-network |
|-----------------|----------------|----------------|
| Individual      | \$200 per year | \$200 per year |
| Family          | \$400 per year | \$400 per year |

## Deductible waiver

There is no in-network **deductible** for the following **covered services**:

- Preventive care
- Family planning services – female contraceptives

## Deductible waiver provisions for child health supervision services

The **deductible** is waived for child health supervision services through age 16

## Outpatient prescription drug deductible waiver

There is no outpatient **prescription drug deductible** for **generic prescription drugs** filled at a **retail and mail-order pharmacy**.

## Deductible and cost share waiver for risk reducing breast cancer prescription drugs

The **prescription drug deductible** and per **prescription** cost share will not apply to risk reducing breast cancer **prescription drugs** when obtained at a network pharmacy. This means they will be paid at 100%.

## Deductible and cost share waiver for contraceptives (birth control)

The **prescription drug deductible** and per **prescription** cost share will not apply to female contraceptive methods when obtained at a network pharmacy. This means they will be paid at 100%. This includes certain OTC and generic contraceptive **prescription** drugs and devices for each of the methods identified by the FDA. If a **generic prescription drug** is not available, the **brand-name prescription drug** for that method will be paid at 100%.

The **prescription drug deductible** and cost share will apply to **prescription** drugs that have a generic equivalent or alternative available within the same therapeutic drug class obtained at a network pharmacy unless we approve a medical exception. A therapeutic drug class is a group of drugs or medications that have a similar or identical mode of action or are used for the treatment of the same or similar disease or injury.

## Deductible and cost share waiver for tobacco cessation prescription and OTC drugs

The **prescription drug deductible** and the per **prescription** cost share will not apply to the first two 90-day treatment programs for tobacco cessation **prescription** and OTC drugs when obtained at a network **retail pharmacy**. This means they will be paid at 100%. Your per **prescription** cost share will apply after those two programs have been exhausted.

## Maximum out-of-pocket limit

| Maximum out-of-pocket type | In-network        | Out-of-network    |
|----------------------------|-------------------|-------------------|
| Individual                 | \$7,150 per year  | \$21,500 per year |
| Family                     | \$14,300 per year | \$43,000 per year |

## General coverage provisions

This section explains the **deductible**, **maximum out-of-pocket limit** and limitations listed in this schedule.

### Deductible provisions

In-network **covered services** will apply only to the in-network **deductible**. Out-of-network **covered services** will apply only to the out-of-network **deductible**.

The **deductible** may not apply to some **covered services**. You still pay the **copayment** or **coinsurance**, if any, for these **covered services**.

### Individual deductible

You pay for **covered services** each year before the plan begins to pay. This individual **deductible** applies separately to you and each covered dependent. After the amount paid reaches the individual **deductible**, this plan starts to pay for **covered services** for the rest of the year.

### Family deductible

You pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this family **deductible**, this plan starts to pay for **covered services** for the rest of the year. To satisfy this family **deductible** for the rest of the year, the combined **covered services** that you and each of your covered dependents incur toward the individual **deductible** must reach this family **deductible** in a year. When this happens in a year, the individual **deductibles** for you and your covered dependents are met for the rest of the year.

### Deductible credit

If you paid part or all of your **deductible** under other coverage for the year that this plan went into effect, we will deduct the amount paid under the other coverage from the **deductible** on this plan for the same year. If we ask, you must submit a detailed explanation of benefits (EOB) showing the dates and amount of the **deductible** met from the other coverage in order to receive the credit.

### Copayment

This is a dollar amount or percentage you pay for a **covered service**. This is in addition to any out-of-pocket costs you have to pay to meet your **deductible**, if you have one.

### Per admission copayment

This is the amount you are required to pay when you or a covered dependent have a **stay** in an inpatient facility. This **copayment** is equal to a facility's **semi-private room rate** for one day. For the **stay** of a well newborn baby, starting at birth, this amount will not exceed the facility's actual **room and board** charge on the first day of the **stay**.

### Coinsurance

This is a percentage you pay for a **covered service**. This is in addition to any out-of-pocket costs you have to pay to meet your **deductible**, if you have one.

## Per admission cost share or deductible

A separate cost share or **deductible** may apply per facility. This is in addition to any other cost share or **deductible** applicable under this plan. It may apply to each **stay** or on a per day basis up to a per admission maximum amount. If you are in the same type of facility more than once, and your **stays** are separated by less than 48 hours (regardless of cause), only one per admission cost share or **deductible** will apply. Not more than three per admission cost shares or **deductibles** will apply for a facility type during the year. **Covered services** applied to the per admission **deductible** can't be applied to any other **deductible** required under the plan. **Covered services** applied to the plan's other **deductible** will not apply to the per admission **deductible**. The per admission **deductible** is equal to a facility's **semi-private room rate** for one day. For the **stay** of a well newborn baby, starting at birth, this amount will not exceed the facility's actual **room and board** charge on the first day of the **stay**.

## Maximum out-of-pocket limit provisions

### Maximum out-of-pocket limit

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments**, **coinsurance** and **deductible**, if any, for **covered services**. **Covered services** that are subject to the **maximum out-of-pocket limit** include those provided under the medical plan and the outpatient **prescription** drug plan.

In-network **covered services** will apply only to the in-network **maximum out-of-pocket limit**. Out-of-network **covered services** will apply only to the out-of-network **maximum out-of-pocket limit**.

### Individual maximum out-of-pocket limit

- This plan may have an individual and family **maximum out-of-pocket limit**. As to the individual **maximum out-of-pocket limit**, each of you must meet your **maximum out-of-pocket limit** separately.
- After you or your covered dependents meet the individual **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the rest of the year for that person.

### Family maximum out-of-pocket limit

After you or your covered dependents meet the family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the remainder of the year for all covered family members. The family **maximum out-of-pocket limit** is a cumulative **maximum out-of-pocket limit** for all family members.

To satisfy this **maximum out-of-pocket limit** for the rest of the year, the following must happen:

- The family **maximum out-of-pocket limit** is met by a combination of family members
- No one person within a family will contribute more than the individual **maximum out-of-pocket limit** amount in a year

If the **maximum out-of-pocket limit** does not apply to a **covered service**, your cost share for that service will not count toward satisfying the **maximum out-of-pocket limit** amount.

Certain costs that you have do not apply toward the **maximum out-of-pocket limit**. These include:

- All costs for non-covered services which are identified in the certificate and the schedule
- Charges, expenses or costs in excess of the **allowable amount**
- Costs for non-emergency use of the emergency room
- Costs for non-urgent use of an urgent care **provider**

## **Limit provisions**

**Covered services** will apply to the in-network and out-of-network limits.

## **Your financial responsibility and decisions regarding benefits**

We base your financial responsibility for the cost of **covered services** on when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment or portions of **stays** that occur in more than one year. Decisions regarding when benefits are covered are subject to the terms and conditions of the group policy.

## **Family prescription drug deductible**

To satisfy this **deductible** limit for the rest of the year, the combined expenses that you and each of your covered dependents incur toward the individual **deductible** must reach this family **prescription drug deductible** limit in a year. When this happens, the individual **deductibles** for you and your covered dependents are met for the rest of the year.

## **Outpatient prescription drug maximum out-of-pocket limits provisions**

**Covered services** that are subject to the **maximum out-of-pocket limit** include **covered services** provided under the medical plan and the **prescription** drug plan.

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments, coinsurance** and **deductible**, if any, for **covered services**. This plan may have an individual and family **maximum out-of-pocket limit**.

## Covered services

### Acupuncture

| Description | In-network  | Out-of-network  |
|-------------|---|---|
| Acupuncture | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Ambulance services

| Description            | In-network                           | Out-of-network                       |
|------------------------|--------------------------------------|--------------------------------------|
| Emergency services     | 90% per trip after <b>deductible</b> | Paid same as in-network              |
| Non-emergency services | 90% per trip after <b>deductible</b> | 90% per trip after <b>deductible</b> |

### Applied behavior analysis

| Description               | In-network  | Out-of-network  |
|---------------------------|---|---|
| Applied behavior analysis | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Autism spectrum disorder

| Description   | In-network  | Out-of-network  |
|---|---|---|
| Diagnosis and testing   | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Treatment   | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Occupational (OT), physical (PT) and speech (ST) therapy for autism spectrum disorder | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Cleft lip and palate

| Description  | In-network  | Out-of-network  |
|--|---|---|
| Treatment for a congenital cleft lip or cleft palate | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Age limit  | Covered persons through age 18                            | Covered persons through age 18                            |

### Clinical trials

| Description                               | In-network  | Out-of-network  |
|---|---|---|
| Experimental or investigational therapies | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Routine patient costs                     | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

## Diabetic services, supplies, equipment, and self-care programs

| Description                 | In-network  | Out-of-network  |
|-----------------------------|---|---|
| Diabetic services           | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Diabetic supplies           | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Diabetic equipment          | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Diabetic self-care programs | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

## Durable medical equipment (DME)

| Description | In-network                           | Out-of-network                       |
|-------------|--------------------------------------|--------------------------------------|
| DME         | 90% per item after <b>deductible</b> | 50% per item after <b>deductible</b> |

## Emergency services

| Description    | In-network   | Out-of-network          |
|----------------|--|-------------------------|
| Emergency room | \$250 then the plan pays 90% per visit after <b>deductible</b> | Paid same as in-network |

|  |             |             |
|--|-------------|-------------|
| Non-emergency care in a <b>hospital</b> emergency room | Not covered | Not covered |
|--|-------------|-------------|

### Emergency services important note:

**Out-of-network providers** do not have a contract with us. The **provider** may not accept payment of your cost share as payment in full. You may receive a bill for the difference between the amount billed by the **provider** and the amount paid by the plan. If the **provider** bills you for an amount above your cost share, you are not responsible for payment of that amount. You should send the bill to the address on your ID card and we will resolve any payment issue with the **provider**. Make sure the member ID is on the bill. If you are admitted to the **hospital** as an inpatient **stay** right after you visit the emergency room, you will not pay your emergency room cost share if you have one. You will pay the inpatient **hospital** cost share, if any.

## Habilitation therapy services

### Physical, occupational therapies

| Description      | In-network  | Out-of-network  |
|------------------|---|---|
| PT, OT therapies | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Speech therapy

| Description    | In-network  | Out-of-network  |
|----------------|---|---|
| Speech therapy | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

## Home health care

A visit is a period of 4 hours or less

| Description          | In-network                            | Out-of-network                        |
|----------------------|---------------------------------------|---------------------------------------|
| Home health care     | 90% per visit after <b>deductible</b> | 50% per visit after <b>deductible</b> |
| Visit limit per year | 60                                    | 60                                    |

### Home health care important note:

Intermittent visits are periodic and recurring visits that skilled nurses make to ensure your proper care. The intermittent requirement may be waived to allow for coverage for up to 12 hours with a daily maximum of 3 visits. Services must be provided within 10 days of discharge.

## Hospice care

| Description                                | In-network                                | Out-of-network                            |
|--|---|---|
| Inpatient services - <b>room and board</b> | 90% per admission after <b>deductible</b> | 50% per admission after <b>deductible</b> |
| Description                                | In-network                                | Out-of-network                            |
| Outpatient services                        | 90% per visit after <b>deductible</b>     | 50% per visit after <b>deductible</b>     |
| Limit per lifetime                         | unlimited                                 | unlimited                                 |

### Hospice important note:

This includes part-time or infrequent nursing care by an R.N. or L.P.N. to care for you up to 8-12 hours a day. It also includes part-time or infrequent home health aide services to care for you up to 8-12 hours a day.

## Hospital care

| Description                                | In-network   | Out-of-network   |
|--|--|--|
| Inpatient services – <b>room and board</b> | \$500 then the plan pays 90% per admission after <b>deductible</b> | \$500 then the plan pays 50% per admission after <b>deductible</b> |

## Infertility services

### Basic infertility

| Description                           | In-network  | Out-of-network  |
|---------------------------------------|---|---|
| Treatment of basic <b>infertility</b> | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

## Jaw joint disorder

Includes TMJ

| Description                         | In-network  | Out-of-network  |
|-------------------------------------|---|---|
| <b>Jaw joint disorder</b> treatment | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

## Maternity and related newborn care

Includes complications

| <b>Description</b>   | <b>In-network</b>  | <b>Out-of-network</b>  |
|--|--|--|
| Inpatient services –<br><b>room and board</b>  | \$500 then the plan pays 90% per admission after <b>deductible</b> | \$500 then the plan pays 50% per admission after <b>deductible</b> |
| Services performed in<br><b>physician</b> or <b>specialist</b><br>office or a facility | 90% per visit after <b>deductible</b>                              | 50% per visit after <b>deductible</b>                              |
| Other services and<br>supplies   | 90% after <b>deductible</b>  | 50% after <b>deductible</b>  |

### **Maternity and related newborn care important note:**

Any cost share collected applies only to the delivery and postpartum care services provided by an OB, GYN or OB/GYN. Review the *Maternity* section of the certificate. It will give you more information about coverage for maternity care under this plan.

## Mental health treatment

Coverage provided is the same as for any other illness

| Description  | In-network   | Out-of-network   |
|--|--|--|
| Inpatient services-room and board including residential treatment facility | \$500 then the plan pays 90% per admission after <b>deductible</b> | \$500 then the plan pays 50% per admission after <b>deductible</b> |

| Description   | In-network   | Out-of-network                        |
|---|--|---------------------------------------|
| Outpatient office visit to a <b>physician</b> or <b>behavioral health provider</b><br>Includes <b>telemedicine</b> consultation         | \$75 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |
| Outpatient mental health <b>telemedicine</b> cognitive therapy consultations by a <b>physician</b> or <b>behavioral health provider</b> | \$75 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

| Description   | In-network                                   | Out-of-network                        |
|---|--|---------------------------------------|
| Other outpatient services including: <ul style="list-style-type: none"> <li>Behavioral health services in the home</li> <li>Partial hospitalization treatment</li> <li>Intensive outpatient program</li> </ul> <p>The cost share doesn't apply to in-network peer counseling support services</p> | 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

## Nutritional support

| Description         | In-network  | Out-of-network  |
|---------------------|---|---|
| Nutritional support | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Oral and maxillofacial treatment (mouth, jaws and teeth)

| Description                        | In-network  | Out-of-network  |
|------------------------------------|---|---|
| Treatment of mouth, jaws and teeth | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Outpatient prescription drugs

#### Preferred generic prescription drugs

| Description                                   | In-network                         | Out-of-network  |
|---|------------------------------------|---|
| 30 day supply at a <b>retail pharmacy</b>     | \$10, no <b>deductible</b> applies | \$10 then the plan pays 80%, no <b>deductible</b> applies |
| 90 day supply at a <b>mail order pharmacy</b> | \$25, no <b>deductible</b> applies | Not covered   |

#### Preferred brand-name prescription drugs

| Description                                   | In-network                    | Out-of-network                                      |
|---|-------------------------------|---|
| 30 day supply at a <b>retail pharmacy</b>     | \$50 after <b>deductible</b>  | \$50 then the plan pays 80% after <b>deductible</b> |
| 90 day supply at a <b>mail order pharmacy</b> | \$125 after <b>deductible</b> | Not covered   |

#### Non-preferred generic prescription drugs

| Description                                   | In-network                          | Out-of-network  |
|---|-------------------------------------|---|
| 30 day supply at a <b>retail pharmacy</b>     | \$90, no <b>deductible</b> applies  | \$90 then the plan pays 80%, no <b>deductible</b> applies |
| 90 day supply at a <b>mail order pharmacy</b> | \$225, no <b>deductible</b> applies | Not covered   |

#### Non-preferred brand-name prescription drugs

| Description                                   | In-network                    | Out-of-network                                      |
|---|-------------------------------|---|
| 30 day supply at a <b>retail pharmacy</b>     | \$90 after <b>deductible</b>  | \$90 then the plan pays 80% after <b>deductible</b> |
| 90 day supply at a <b>mail order pharmacy</b> | \$225 after <b>deductible</b> | Not covered   |

**Anti-cancer drugs taken by mouth**

| <b>Description</b>                            | <b>In-network</b>           | <b>Out-of-network</b>                              |
|---|-----------------------------|--|
| 30 day supply at a <b>retail pharmacy</b>     | \$0 after <b>deductible</b> | \$0 then the plan pays 80% after <b>deductible</b> |
| 90 day supply at a <b>mail order pharmacy</b> | \$0 after <b>deductible</b> | Not covered  |

**Contraceptives (birth control)**

**Brand-name prescription drugs** and devices are covered at 100% when a generic is not available

| <b>Description</b>  | <b>In-network</b>                              | <b>Out-of-network</b>  |
|---|--|--|
| 30 day supply of generic and OTC drugs and devices                | \$0 after <b>deductible</b>                    | Paid according to the type of drug per the schedule of benefits, above |
| 30 day supply of <b>brand-name prescription drugs</b> and devices | Paid based on the tier of drug in the schedule | Paid based on the tier of drug in the schedule                         |

### Preventive care drugs and supplements

| Description                           | In-network   | Out-of-network   |
|---------------------------------------|--|--|
| Preventive care drugs and supplements | \$0, no <b>deductible</b> applies  | Paid according to the type of drug per the schedule of benefits, above   |
| Limits                                | Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF)<br><br>For a current list of covered preventive care drugs and supplements or more information, see the <i>Contact us</i> section | Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF)<br><br>For a current list of covered preventive care drugs and supplements or more information, see the <i>Contact us</i> section |

### Risk reducing breast cancer drugs

| Description   | In-network   | Out-of-network   |
|---|--|--|
| Risk reducing breast cancer <b>prescription</b> drugs | \$0, no <b>deductible</b> applies  | Paid according to the type of drug per the schedule of benefits, above   |
| Limits  | Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF)<br><br>For a current list of risk reducing breast cancer drugs or more information, see the <i>Contact us</i> section | Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF)<br><br>For a current list of risk reducing breast cancer drugs or more information, see the <i>Contact us</i> section |

### Tobacco cessation drugs

| Description                                  | In-network  | Out-of-network  |
|--|---|---|
| Tobacco cessation prescription and OTC drugs | \$0, no <b>deductible</b> applies   | Paid according to the type of drug per the schedule of benefits, above  |
| Limits                                       | Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF.<br><br>For a current list of covered tobacco cessation drugs or more information, see the <i>Contact us</i> section. See the <i>Other services</i> section of this schedule for more information. | Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF.<br><br>For a current list of covered tobacco cessation drugs or more information, see the <i>Contact us</i> section. See the <i>Other services</i> section of this schedule for more information. |

### Outpatient surgery

| Description                              | In-network                            | Out-of-network                        |
|--|---------------------------------------|---------------------------------------|
| At <b>hospital</b> outpatient department | 90% per visit after <b>deductible</b> | 50% per visit after <b>deductible</b> |

## Physician and specialist services

### Physician services-general or family practitioner

| Description  | In-network   | Out-of-network                        |
|--|--|---------------------------------------|
| <b>Physician</b> office hours (not-surgical, not preventive) | \$40 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |
| <b>Physician</b> surgical services                           | \$40 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

| Description                                | In-network   | Out-of-network                        |
|--|--|---------------------------------------|
| <b>Physician telemedicine</b> consultation | \$40 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

### Specialist

| Description   | In-network   | Out-of-network                        |
|---|--|---------------------------------------|
| <b>Specialist</b> office hours (not-surgical, not preventive) | \$75 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |
| <b>Specialist</b> surgical services                           | \$75 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

| Description                                 | In-network   | Out-of-network                        |
|---|--|---------------------------------------|
| <b>Specialist telemedicine</b> consultation | \$75 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

### All other services not shown above

| Description        | In-network                            | Out-of-network                        |
|--------------------|---------------------------------------|---------------------------------------|
| All other services | 90% per visit after <b>deductible</b> | 50% per visit after <b>deductible</b> |

## Preventive care

| Description  | In-network  | Out-of-network  |
|--|---|---|
| Preventive care services   | 100% per visit, no <b>deductible</b> applies  | 50% per visit after <b>deductible</b>   |
| Breast feeding counseling and support                            | 100% per visit, no <b>deductible</b> applies  | 50% per visit after <b>deductible</b>   |
| Breast feeding counseling and support limit per year             | 6 visits in a group or individual setting<br>Visits that exceed the limit are covered under the <b>physician</b> services office visit  | 6 visits in a group or individual setting<br>Visits that exceed the limit are covered under the <b>physician</b> services office visit  |
| Breast pump, accessories and supplies limit                      | Electric pump: 1 every 3 years<br>Manual pump: 1 per pregnancy<br>Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump                  | Electric pump: 1 every 3 years<br>Manual pump: 1 per pregnancy<br>Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump                  |
| Breast pump waiting period                                       | Electric pump: 3 years to replace an existing electric pump   | Electric pump: 3 years to replace an existing electric pump   |
| Counseling for alcohol or drug misuse                            | 100% per visit, no <b>deductible</b> applies  | 50% per visit after <b>deductible</b>   |
| Counseling for alcohol or drug misuse visit limit                | 5 visits/12 months  | 5 visits/12 months  |
| Counseling for obesity, healthy diet                             | 100% per visit, no <b>deductible</b> applies  | 50% per visit after <b>deductible</b>   |
| Counseling for obesity, healthy diet visit limit                 | 26 visits/12 months<br>Of the total visits allowed per year, 10 may be used for high cholesterol and other known risk factors for heart disease and diet-related chronic diseases | 26 visits/12 months<br>Of the total visits allowed per year, 10 may be used for high cholesterol and other known risk factors for heart disease and diet-related chronic diseases |
| Counseling for sexually transmitted infection                    | 100% per visit, no <b>deductible</b> applies  | 50% per visit after <b>deductible</b>   |
| Counseling for sexually transmitted infection visit limit        | 2 visits/12 months  | 2 visits/12 months  |
| Counseling for tobacco cessation                                 | 100% per visit, no <b>deductible</b> applies  | 50% per visit after <b>deductible</b>   |
| Counseling for tobacco cessation visit limit                     | 8 visits/12 months  | 8 visits/12 months  |
| Family planning services (female contraceptive counseling)       | 100% per visit, no <b>deductible</b> applies  | 50% per visit after <b>deductible</b>   |
| Family planning services (female contraceptive counseling) limit | Contraceptive counseling limited to 2 visits/12 months in a group or individual setting   | Contraceptive counseling limited to 2 visits/12 months in a group or individual setting   |

| Immunizations                       | 100%, no <b>deductible</b> applies  | 50% after <b>deductible</b>   |
|-------------------------------------|---|---|
| Immunizations limit                 | Subject to any age limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention<br><br>For details, contact your <b>physician</b>  | Subject to any age limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention<br><br>For details, contact your <b>physician</b>  |
| Routine cancer screenings           | 100% per visit, no <b>deductible</b> applies  | 50% per visit after <b>deductible</b>   |
| Routine cancer screening limits     | Subject to any age, family history and frequency guidelines as set forth in the most current:<br>Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF<br><br>The comprehensive guidelines supported by the Health Resources and Services Administration<br><br>For more information contact your <b>physician</b> or see the <i>Contact us</i> section  | Subject to any age, family history and frequency guidelines as set forth in the most current:<br>Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF<br><br>The comprehensive guidelines supported by the Health Resources and Services Administration<br><br>For more information contact your <b>physician</b> or see the <i>Contact us</i> section  |
| Lung cancer screening               | 100% per visit, no <b>deductible</b> applies  | 50% per visit after <b>deductible</b>   |
| Routine lung cancer screening limit | 1 screenings every 12 months<br><br>Screenings that exceed this limit covered as outpatient diagnostic testing  | 1 screenings every 12 months<br><br>Screenings that exceed this limit covered as outpatient diagnostic testing  |
| Routine physical exam               | 100% per visit, no <b>deductible</b> applies  | 50% per visit after <b>deductible</b>   |
| Routine physical exam limits        | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents<br><br>Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam every 12 months after that age, up to age 22; 1 exam every 12 months after age 22<br><br>High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1/36 months | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents<br><br>Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam every 12 months after that age, up to age 22; 1 exam every 12 months after age 22<br><br>High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1/36 months |

|                           |  |  |
|---------------------------|--|--|
| Well woman GYN exam       | 100% per visit, no <b>deductible</b> applies   | 50% per visit after <b>deductible</b>  |
| Well woman GYN exam limit | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration |

### Reconstructive surgery and supplies

Including breast surgery

| Description          | In-network  | Out-of-network  |
|----------------------|---|---|
| Surgery and supplies | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Short-term rehabilitation services

Cardiac rehabilitation

| Description            | In-network  | Out-of-network  |
|------------------------|---|---|
| Cardiac rehabilitation | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Pulmonary rehabilitation

| Description              | In-network  | Out-of-network  |
|--------------------------|---|---|
| Pulmonary rehabilitation | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Cognitive rehabilitation

| Description              | In-network  | Out-of-network  |
|--------------------------|---|---|
| Cognitive rehabilitation | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Physical, occupational and speech therapies

| Description   | In-network   | Out-of-network                        |
|---------------|--|---------------------------------------|
| PT, OT and ST | \$75 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

### Physical, occupational and speech therapies

| Description          | In-network | Out-of-network |
|----------------------|------------|----------------|
| Visit limit per year | 30         | 30             |

### Spinal manipulation

| Description         | In-network   | Out-of-network                        |
|---------------------|--|---------------------------------------|
| Spinal manipulation | \$75 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

|                      |    |    |
|----------------------|----|----|
| Visit limit per year | 20 | 20 |
|----------------------|----|----|

### Skilled nursing facility

| Description                                | In-network   | Out-of-network   |
|--|--|--|
| Inpatient services - <b>room and board</b> | \$500 then the plan pays 90% per admission after <b>deductible</b> | \$500 then the plan pays 50% per admission after <b>deductible</b> |
| Day limit per year                         | 60   | 60   |

### Substance related disorders treatment

Includes **detoxification**, rehabilitation and **residential treatment facility**

Coverage provided is the same as for any other illness

| Description  | In-network   | Out-of-network   |
|--|--|--|
| Inpatient services- <b>room and board</b> during a hospital stay | \$500 then the plan pays 90% per admission after <b>deductible</b> | \$500 then the plan pays 50% per admission after <b>deductible</b> |

| Description   | In-network   | Out-of-network                        |
|---|--|---------------------------------------|
| Outpatient office visit to a <b>physician</b> or <b>behavioral health provider</b><br>Includes <b>telemedicine</b> consultation | \$75 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |
| Outpatient <b>telemedicine</b> cognitive therapy consultations by a <b>physician</b> or <b>behavioral health provider</b>       | \$75 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

| Description   | In-network                                   | Out-of-network                        |
|---|--|---------------------------------------|
| Other outpatient services including: <ul style="list-style-type: none"> <li>Behavioral health services in the home</li> <li>Partial hospitalization treatment</li> <li>Intensive outpatient program</li> </ul> <p>The cost share doesn't apply to in-network peer counseling support services</p> | 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

## Tests, images and labs – outpatient

### Diagnostic complex imaging services

| Description | In-network                            | Out-of-network                        |
|-------------|---------------------------------------|---------------------------------------|
|             | 90% per visit after <b>deductible</b> | 50% per visit after <b>deductible</b> |

### Diagnostic lab work

| Description | In-network                                   | Out-of-network                        |
|-------------|--|---------------------------------------|
|             | 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

### Diagnostic x-ray and other radiological services

| Description | In-network   | Out-of-network                        |
|-------------|--|---------------------------------------|
|             | \$50 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |

## Therapies

### Chemotherapy

| Description           | In-network  | Out-of-network  |
|-----------------------|---|---|
| Chemotherapy services | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Infusion therapy

#### Outpatient services

| Description | In-network  | Out-of-network  |
|-------------|---|---|
|             | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Radiation therapy

| Description       | In-network  | Out-of-network  |
|-------------------|---|---|
| Radiation therapy | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Respiratory therapy

| Description         | In-network  | Out-of-network  |
|---------------------|---|---|
| Respiratory therapy | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

### Transplant services

| Description                     | In-network (IOE facility)   | Out-of-network facility   |
|---------------------------------|---|---|
| Inpatient services and supplies | \$500 then the plan pays 90% per transplant after <b>deductible</b> | \$500 then the plan pays 50% per transplant after <b>deductible</b> |
| <b>Physician</b> services       | Covered based on type of service and where it is received.          | Covered based on type of service and where it is received.          |

### Urgent care services

At a freestanding facility or **provider** that is not a **hospital**

A separate urgent care cost share will apply for each visit to an urgent care facility or **provider**

| <b>Description</b>   | <b>In-network</b>  | <b>Out-of-network</b>                  |
|--|--|--|
| Urgent care facility   | \$75 then the plan pays 100% per visit, no <b>deductible</b> applies | 50% per visit, after <b>deductible</b> |
| Non-urgent use of an urgent care facility or <b>provider</b> | Not covered  | Not covered                            |

### Vision care

Performed by an ophthalmologist or optometrist and includes refraction

| <b>Description</b> | <b>In-network</b>                            | <b>Out-of-network</b>                 |
|--------------------|--|---------------------------------------|
|                    | 100% per visit, no <b>deductible</b> applies | 50% per visit after <b>deductible</b> |
| Visit limit        | 1 visit every 24 months                      | 1 visit every 24 months               |

## Walk-in clinic

Not all preventive care services are available at a **walk-in clinic**. All services are available from a network **physician**.

| Description   | Designated network   | Non-designated network   | Out-of-network   |
|---|--|--|--|
| Non-emergency services  | 100% per visit, no <b>deductible</b> applies   | \$40 then the plan pays 100% per visit, no <b>deductible</b> applies   | 50% per visit after <b>deductible</b>  |
| Preventive care immunizations   | 100% per visit, no <b>deductible</b> applies   | 100% per visit, no <b>deductible</b> applies   | 50% per visit after <b>deductible</b>  |
| Immunization limits   | Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention<br><br>For details, contact your <b>physician</b> | Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention<br><br>For details, contact your <b>physician</b> | Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention<br><br>For details, contact your <b>physician</b> |
| Preventive screening and counseling services  | 100% per visit, no <b>deductible</b> applies   | 100% per visit, no <b>deductible</b> applies   | 50% per visit after <b>deductible</b>  |
| Preventive screening and counseling limits  | See the <i>Preventive care services</i> section of the SOB   | See the <i>Preventive care services</i> section of the SOB   | See the <i>Preventive care services</i> section of the SOB   |
| <p><b>Important Note:</b></p> <p><b>Designated network provider</b><br/>A <b>network provider</b> listed in the directory under <i>Best Results for your plan</i> as a <b>provider</b> for your plan.</p> <p><b>Non-designated network provider</b><br/>A <b>provider</b> listed in the directory under the <i>All other results</i> tab as a <b>provider</b> for your plan. See the <i>Contact us</i> section if you have questions.</p> <p>You will pay less cost share when you use a <b>designated network walk-in clinic provider</b>. <b>Non-designated network walk-in clinic providers</b> are available to you, but the cost share will be at a higher level when these <b>providers</b> are used.</p> |  |  |  |