



Generic Long Term Summary of Benefits (100/75 plans)

This Summary of Benefits is intended to give an overview of the Plan benefits. In the event that this summary and the Policy differ, the Policy, or the associated benefit Riders will govern. Authorization may be required on some services/procedures. Limitations may exist for some benefits.

For a complete description of benefits, including exclusions and limitations, review the Policy.

NETWORK BENEFITS

Annual Deductible <i>(Note: This is a Calendar Year Deductible)</i>	\$1,000, per Covered Person, not to exceed \$3,000 for all Covered Persons in a family OR \$2,500, per Covered Person, not to exceed \$7,500 for all Covered Persons in a family OR \$5,000, per Covered Person, not to exceed \$15,000 for all Covered Persons in a family
Out-of-Pocket Maximum <i>(Note: This does NOT include the Annual Deductible)</i>	\$0 per Covered Person, not to exceed \$0 for all Covered Persons in a family
Maximum Policy Benefit	No Maximum Policy Benefit
SERVICES (as outlined in Policy)	YOUR COPAYMENT AMOUNT
Physician's Office Services	\$15 per visit to a PCP and \$35 per visit to a Specialist
Outpatient Surgery, Diagnostic and Therapeutic Outpatient Laboratory Services	0% after Deductible (*Certain Preventive Health Services are Covered in Full) Covered in Full
Eye Examinations	Specialist Copayment applies
Urgent Care Center Services	\$50 per visit
Emergency Health Services	\$100 per visit
Inpatient Hospital Stay	0% after Deductible
Outpatient Prescription Drug <i>(Note: Mandatory Generic Substitution)</i>	\$10 Copayment for Generic Drugs \$40 Copayment for Preferred Brand Drugs \$65 Copayment for Non-Preferred Brand Drugs 20% Coinsurance with a Maximum of \$100 per 30 days for certain Specialty Pharmaceuticals Mail Order 2x Copayment
Ambulance	0% after Deductible
Maternity Services <i>(Note: This benefit is only available on plans AA, BB, CC)</i>	Maternity Benefits are Available for Applicant or Spouse after coverage has been in effect for 12 consecutive months Office Visit Specialist Copayment Applies No Copayment applies to Physician office visits for prenatal care after the first visit Inpatient: 0% after Deductible Outpatient: 0% after Deductible
Mental Health & Substance Abuse Services	Office Visit: Specialist Copayment applies Inpatient: 0% after Deductible Outpatient: 0% after Deductible
Durable Medical Equipment	0% after Deductible
Prosthetic Devices	0% after Deductible
Home Health Care	0% after Deductible
Hospice Care	0% after Deductible
Injections received in Physician's Office	0% after Deductible per injection
Professional Fees for Surgical and Medical Services	0% after Deductible
Rehabilitation Services – Outpatient Therapy	0% after Deductible
Skilled Nursing Facility / Inpatient Rehabilitation Facility Services	0% after Deductible
Transplantation Services	0% after Deductible

ADDITIONAL BENEFITS

Birth Control Services Oral Contraceptives, Depo-Provera injections, etc.	Copayment Consistent with Type of Service Performed
Family Services Tubal Ligations & Vasectomies	Copayment Consistent with Type of Service Performed
	* Preventive Health Services: Cholesterol Tests, Colon Screening, Colonoscopy, Diabetes A1C Test, Double-contrast Barium Enema, Fecal Occult Blood Test, Flexible Sigmoidoscopy, Mammography, Pap Test, Pelvic Exam, Prostate Exam, PSA Test

NON-NETWORK BENEFITS

Annual Deductible <i>(Note: This is a Calendar Year Deductible)</i>	\$2,000, per Covered Person, not to exceed \$6,000 for all Covered Persons in a family OR \$5,000, per Covered Person, not to exceed \$15,000 for all Covered Persons in a family OR \$10,000, per Covered Person, not to exceed \$30,000 for all Covered Persons in a family
Out-of-Pocket Maximum <i>(Note: This does NOT include the Annual Deductible)</i>	\$2,500 per Covered Person, not to exceed \$7,500 for all Covered Persons in a family
Maximum Policy Benefit	\$5,000,000 per Covered Person per Lifetime
Covered Services <i>(Note: Please see the Policy for a description of benefits that are covered non-network)</i>	25% after non-network Deductible <i>(Note: Covered Benefits performed by non-network providers are subject to Usual and Customary Limits and the non-network providers may balance bill the member)</i>