

<b>DEDUCTIBLES AND MAXIMUMS</b>	<b>Participating MEMBER RESPONSIBILITY</b>	<b>Non-Participating MEMBER RESPONSIBILITY</b>
<b>Annual Deductible</b>		
Individual	\$1,000	\$2,000
Family	\$2,000	\$4,000
<b>Out-of-Pocket Maximum</b> (includes copays, deductibles and coinsurance)		
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000
<b>OUTPATIENT SERVICES</b>	<b>Participating MEMBER RESPONSIBILITY</b>	<b>Non-Participating MEMBER RESPONSIBILITY</b>
<b>Physician Services (for illness or injury)</b>		
Level One Visits (PCP, OBGYN, Dermatologists, Chiropractors)	0%	40% Eligible Charges (after annual deductible)
Level Two Visits (all other office visits)	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<b>Preventive Services*</b>		
Gynecological Exam	0%	40% Eligible Charges (after annual deductible)
Well Child Visit	0%	40% Eligible Charges (after annual deductible)
Adult Physical Visit	0%	40% Eligible Charges (after annual deductible)
Preventive Pediatric Immunizations	0%	40% Eligible Charges
Preventive Adult Immunizations	0%	40% Eligible Charges (after annual deductible)
Hearing Exams (under age 18)	0%	40% Eligible Charges (after annual deductible)
Routine Mammograms	0%	40% Eligible Charges (after annual deductible)
<b>Allergy Testing &amp; Allergy Serum</b>	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<b>Chiropractic Care</b>		
Maximum \$1,000 per contract year	0%	40% Eligible Charges (after annual deductible)
<b>Outpatient Surgery</b>	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<b>Lab Services - Preventive</b>	0%	40% Eligible Charges (after annual deductible)
All other services	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<b>Diagnostic X-ray - Preventive</b>	0%	40% Eligible Charges (after annual deductible)
All other services	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<b>Radiology</b> (CAT, MRI, Ultrasound)	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<b>HOSPITAL SERVICES</b>	<b>Participating MEMBER RESPONSIBILITY</b>	<b>Non-Participating MEMBER RESPONSIBILITY</b>
<b>Hospital Care</b>		
Semi-private room (private room if medically necessary)	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Physician and Surgeon Fees	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Surgery	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Lab and X-ray services	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
All Medically Necessary Ancillary Services	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Anesthesia	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Administration of Blood	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Blood Products	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Therapy Services (Chemotherapy & Radiation Therapy)	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<b>MATERNITY SERVICES</b>	<b>Participating MEMBER RESPONSIBILITY</b>	<b>Non-Participating MEMBER RESPONSIBILITY</b>
<b>Pregnancy Care - Level One</b>	0%	40% Eligible Charges (after annual deductible)
<b>Delivery - Level Two</b>	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<b>FAMILY PLANNING</b>	<b>Participating MEMBER RESPONSIBILITY</b>	<b>Non-Participating MEMBER RESPONSIBILITY</b>
<b>Infertility Counseling/Testing/Services</b>	\$300 One Time Deductible then Coinsurance Applies	
<b>Tubal Ligation/Vasectomy</b>	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
	\$2,400 combined benefit maximum	
<b>PRESCRIPTION DRUGS</b>	<b>Participating MEMBER RESPONSIBILITY</b>	<b>Non-Participating MEMBER RESPONSIBILITY</b>
(Includes oral contraceptives & managed formulary. Mandatory generic substitution may apply)	Refer to the RX Select formulary to identify which drugs do not require authorization. Quantity limits still apply. VARIOUS RIDERS AVAILABLE COVERED ONLY AT PARTICIPATING PHARMACIES	
<b>EMERGENCY CARE</b>	<b>Participating MEMBER RESPONSIBILITY</b>	<b>Non-Participating MEMBER RESPONSIBILITY</b>
<b>Emergency Room Services</b>	20% (after annual deductible)	
<b>REHABILITATION SERVICES</b>	<b>Participating MEMBER RESPONSIBILITY</b>	<b>Non-Participating MEMBER RESPONSIBILITY</b>
<b>Occupational, Speech, Physical Therapy</b>	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
	45 inpatient days per contract year 30 outpatient visits per contract year	

<b>MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES</b>		<b>Participating MEMBER RESPONSIBILITY</b>	<b>Non-Participating MEMBER RESPONSIBILITY</b>
<b>General Mental Health:</b>		<i>(Mental health services must be preauthorized)</i>	
Inpatient		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>30 days per contract year 90 day lifetime benefit maximum</i>	
Physician Services (Outpatient)		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>20 outpatient visits maximum per contract year</i>	
<b>Serious Mental Health:</b>			
Inpatient		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>30 days per contract year</i>	
Physician Services (Outpatient)		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>60 outpatient visits maximum per contract year</i>	
<b>Substance Abuse:</b>			
Inpatient Detoxification		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>7 days maximum per admission 4 admission benefit maximum</i>	
Inpatient Rehabilitation		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>30 days maximum per contract year 90 days benefit maximum</i>	
Transitional Partial Hospitalization		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>60 visits per contract year 120 visits per benefit maximum</i>	
<b>OTHER BENEFITS</b>		<b>Participating MEMBER RESPONSIBILITY</b>	<b>Non-Participating MEMBER RESPONSIBILITY</b>
<b>Claim Forms Required</b>		<b>No</b>	<b>Yes</b>
<b>Durable Medical Equipment (DME)</b> – Limited to once every 2 years for irreparable damage and/or normal wear.		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<b>Corrective Appliances</b>		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>\$20,000 combined benefit maximum</i>	
<b>Home Health Care Services</b>		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>120 visits per contract year</i>	<i>60 visits per contract year; \$60 maximum allowable charge per visit</i>
		<i>120 visits combined per contract year</i>	
<b>Hospice Care</b>		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<b>Skilled Nursing Facility</b>		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>100 inpatient days per contract year</i>	<i>50 inpatient days per contract year</i>
		<i>100 days combined maximum per contract year</i>	
<b>Dental Services</b>			
Emergency treatment of dental injury		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Removal of Third Molars		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<b>Vision Services</b>	<b>Vision One Eyecare Program®:</b> Receive immediate savings on all eyecare needs--discounts on frames, lenses, disposable contacts, and even LASIK surgery--at participating providers through the EyeMed Vision Care network.		
<b>Health Education</b>	Members receive reimbursement of the cost of approved wellness programs offered through local hospitals and organizations.**		
<b>PRECERTIFICATION REQUIREMENT</b>	By Physician		By Patient
	When using a nonparticipating provider, the member must obtain precertification of nonemergency hospital and other facility (e.g., skilled nursing facilities, rehabilitation facilities, drug and alcohol treatment facilities) admissions, outpatient surgery and certain other services as stated in the Group Contract. If these services or admissions are not precertified and the service is not medically necessary, the member may be responsible for 100% of the cost of the services.		
<b>LIFETIME MAXIMUM</b>	\$5,000,000		
<b>PROVIDER RESTRICTIONS</b>	All non-Emergency Services provided at Shadyside Hospital and the following University of Pittsburgh Medical Center facilities: Eye and Ear Hospital, Falk Clinic, Montefiore Hospital, Presbyterian University Hospital, and their affiliated clinics are EXCLUDED from coverage under the Group Contract unless authorized for payment in advance by HealthAssurance. If you do not receive authorization in advance from HealthAssurance, NO COVERAGE WILL BE PROVIDED FOR NON-EMERGENCY SERVICES received at these hospitals or their clinics.		
<b>Autism Spectrum Disorders are covered pursuant to state mandates for groups with 51 or more employees.</b>			
This is not a contract. It is intended solely to provide you with an overview of the plan. Complete details of benefits, terms and exclusions are governed by your Group Contract. <b>This managed care plan may not cover all your health care expenses. Read your contract carefully to determine which health care services are covered. If you have questions call us at 800.788.8445 in Central/Eastern Pennsylvania, and 800.735.4404 in Western Pennsylvania and Ohio.</b>			
Benefits are administered on a contract year basis. Coinsurance is based on Eligible Charges as defined in your Certificate of Insurance. For non-participating providers, Eligible Charges are based on the lesser of the provider's billed charges or our Out-of-Network Rate, which is defined in your Certificate of Insurance. <b>In addition to your copay or coinsurance, you are responsible for paying nonparticipating providers the difference between our out-of-network rate and their actual charge for nonemergency services. Your out-of-pocket costs for nonemergency care from nonparticipating providers may be substantial.</b>			
<i>Dependent Coverage Age Limit is 19; extended to 25 for full-time Student.</i>			
*If your Schedule of Benefits indicates that you have a Qualified High Deductible Health Plan,, you must consult your group benefit documents for a specific description and the terms and conditions of your coverage for these benefits. Also, some covered services that you receive during a preventive service office visit may not qualify as preventive services under the group contract and, consequently, will be subject to applicable deductibles. In order to be exempt from applicable deductibles, preventive services must qualify as preventive services under the group contract and Section 223 of the Internal Revenue Code.			
<b>This document neither affirmatively nor negatively amends, extends, or alters the terms of or the coverage afforded by policy referenced herein.</b>			
**Reimbursement for Weight Management programs is limited to \$150 per calendar year per member.			