

Benefits covered in Full (no cost to the member)

Preventive Care

Routine physical, gynecological, and well child exams; immunizations; age appropriate screenings.

Routine Maternity Care - Prenatal and Postpartum

Counseling about alcohol and tobacco use, services to promote breastfeeding, routine urinalysis and screenings for complications.

Routine Annual Eye Exam (1 per year)

Covered in Full

Benefits covered after a Deductible

Laboratory Tests

X-Rays

Chemotherapy & Radiation Therapy

Inpatient Mental Health & Substance Abuse

Home Health Care

Oxygen & Respiratory Equipment

Professional visits:

Physician Services/Office Visit

Acupuncture; unlimited visits

Chiropractic Care; unlimited visits

Physical/Occupational/Speech Therapy; unlimited visits

Outpatient Mental Health & Substance Abuse

Allergy Injections

Emergency Room

Hospital Inpatient

Maternity Care - Delivery

Advanced Radiology

CT Scans, PET Scans, MRI, MRA and Nuclear medicine services

Outpatient Surgery

Skilled Nursing Facility & Inpatient Rehabilitation; combined 100 day limit

Ambulance - Emergency Transport

Deductible; then 20% Coinsurance

Prescription Drugs: Retail (30 day Supply)

Deductible; then 10% Coinsurance

Mail Order (90 day Supply)

Deductible; then 10% Coinsurance

Durable Medical Equipment

Deductible; then 20% Coinsurance

Other Benefit Features

Deductible: Individual

\$1,500

Family

\$3,000

Out of Pocket Maximum: Medical

Prescription Drugs

Combined \$2,000 (\$4,000 Family)

Deductible Year: Plan Year (July-June)

Deductible Carry-Over Provision: No

Lifetime Benefit: Unlimited

Extraction of teeth impacted in bone is not a covered benefit.

This is only a summary of benefits, please consult corresponding schedule of benefits. Exceptions & exclusions apply.

Benefit limits, deductibles and out of pocket maximums are based on a calendar year.