

# Your Choice for Quality Coverage and Care.

Only Memorial Hermann Health Plan can offer coverage backed by Memorial Hermann, a trusted name in health for more than 100 years. By combining care delivery, physicians and health coverage, Memorial Hermann has built Houston’s first and only truly integrated health system designed to deliver care that’s safer, smarter and more cost effective.

## Designed with Your Business in Mind.

Large Group PPO coverage from Memorial Hermann Health Insurance Company provides businesses in Greater Houston with the highest quality care at the best possible price. Plus, our Large Group PPO plans offer something no other insurance provider can: a unique relationship with Memorial Hermann, one of the largest and most respected health systems in the nation.



To learn more about how Memorial Hermann Health Plan is transforming health coverage and advancing care in our community, visit [healthplan.memorialhermann.org](https://healthplan.memorialhermann.org) or call **713.338.6556** today.

## Exclusions and Limitations

The Benefits as described in the applicable Evidence of Coverage or Certificate of Coverage are not available for any services, complications from services, treatment or supplies which are not Medically Necessary and essential to the diagnosis or direct care and treatment of a Sickness, Injury, condition, disease, or bodily malfunction. MHCHP and MHHIC will not pay for any charges incurred for or in connection with:

- The amount of any charge which is greater than the Allowed Charge, except as otherwise provided for in the Evidence of Coverage or Certificate of Coverage.
- Services for Ambulance for transportation from a Hospital or other health care facility, unless the Covered Person is being transferred to another inpatient health care facility.
- Blood or blood plasma which is replaced by or for a Covered Person. This exclusion does not apply to the required coverage of whole blood and blood including the cost of blood, blood plasma, and blood plasma expanders.
- Services or supplies for which the Provider has not obtained a certificate of need or such other approvals as required by law.
- Care and or treatment by a Christian Science practitioner.
- Completion of Claim forms.
- Services or supplies related to Cosmetic Surgery except as otherwise stated in the Evidence of Coverage or Certificate of Coverage; complications of Cosmetic Surgery; Drugs prescribed for cosmetic purposes.
- Services related to custodial or domiciliary care.
- Dental care or treatment, including appliances and dental implants, except as otherwise stated in the Evidence of Coverage or Certificate of Coverage.
- Care or treatment by means of dose intensive chemotherapy, except as otherwise stated in the Evidence of Coverage or Certificate of Coverage.
- Services or supplies, the primary purpose of which is educational providing the Covered Person with any of the following: training in the activities of daily living; instruction in scholastic skills such as reading and writing; preparation for an occupation; or treatment for behavior problems or learning disabilities except as otherwise stated in the Evidence of Coverage or Certificate of Coverage.
- Experimental or Investigational treatments, procedures, hospitalizations, Drugs, biological products or medical devices, except as otherwise stated in the Evidence of Coverage or Certificate of Coverage. Denials based on Experimental or Investigational treatments are Adverse Determinations subject to the Utilization Review process including reviews by an External Review Organization.
- Extraction of teeth, except as otherwise stated in the Evidence of Coverage or Certificate of Coverage.
- Services or supplies for or in connection with:
  - Except as otherwise stated in the Evidence of Coverage or Certificate of Coverage for Covered Persons through the end of the month in which he or she turns age 19, exams to determine the need for (or changes of) eyeglasses or lenses of any type;
  - Except as otherwise stated in the Evidence of Coverage or Certificate of Coverage for Covered Persons through the end of the month in which he or she turns age 19 eyeglasses or lenses of any type; this exclusion does not apply to initial replacements for loss of the natural lens; or;
  - Eye Surgery such as radial keratotomy or Lasik
  - Surgery, when the primary purpose is to correct myopia (nearsightedness), hyperopia (farsightedness) or astigmatism (blurring).
- Services or supplies provided by one of the following members of Your family: Spouse, Child, parent, in-law, brother, sister or grandparent.
- Services or supplies furnished in connection with any procedures to enhance fertility which involve harvesting, storage and/or manipulation of eggs and sperm. This includes, but is not limited to the following: a) procedures: embryo transfer; embryo freezing; and Gamete Intra-fallopian Transfer (GIFT) and Zygote Intra-fallopian Transfer (ZIFT); donor sperm, surrogate motherhood; b) Prescription Drugs not eligible under the "Prescription Drug Benefits" section of the Evidence of Coverage or Certificate of Coverage ; and c) ovulation predictor kits. See also the separate exclusion addressing sterilization reversal.
- Except as stated in the Newborn hearing screening and hearing aids provisions, services or supplies related to hearing aids and hearing exams to determine the need for hearing aids or the need to adjust them.
- Services or supplies related to herbal medicine.
- Services or supplies related to hypnosis.
- Services or supplies related to medicinal marijuana.
- Elective abortions when prohibited by law.
- Services or supplies necessary because the Covered Person engaged, or tried to engage, in an illegal occupation or committed or tried to commit an indictable offense in the jurisdiction in which it is committed, or a felony.
- Services or supplies necessary while the Covered Person is in the custody of law enforcement.
- Illness or Injury, including a condition which is the result of disease or bodily infirmity, which occurred on the job and which is covered or could have been covered for Benefits provided under workers' compensation, employer's liability, occupational disease or similar law. This does not apply to the following persons for whom coverage under workers' compensation is optional unless such persons are actually covered for workers' compensation: a self-employed person or a partner of a limited liability partnership, members of a limited liability company or partners of a partnership who actively perform services on behalf of the self-employed business, the limited liability partnership, limited liability company or the partnership.
- Local anesthesia charges billed separately if such charges are included in the fee for the Surgery.
- Membership costs for health clubs, weight loss clinics and similar programs.
- Services and supplies related to marriage, career or financial counseling, sex therapy or family therapy, nutritional counseling and related services, except as otherwise stated in the Evidence of Coverage or Certificate of Coverage.
- Charges for missed appointments.
- Charges for nicotine dependence treatments and management Drugs unless otherwise stated in the "Preventive and Wellness Care" section of the Evidence of Coverage or Certificate of Coverage
- Any charge identified as a Non-Covered Charge or which are specifically limited or excluded elsewhere in this Certificate of Coverage, or which are not Medically Necessary and Appropriate, except as otherwise stated in the Evidence of Coverage or Certificate of Coverage.
- Non-Prescription Drugs or supplies, except:
  - Insulin needles and syringes and glucose test strips and lancets;
  - colostomy bags, belts and irrigators; and as stated in the Evidence of Coverage or Certificate of Coverage for food and beverage products for inherited metabolic diseases.
- Services provided by a pastoral counselor in the course of his or her normal duties as a religious person.
- Personal convenience or comfort items including, but not limited to, such items as TV's, telephones, first aid kits, exercise equipment, air conditioners, humidifiers, saunas, hot tubs.
- The following exclusions apply specifically to:
  - Charges to administer an orally-administered Drug.
  - Charges for Immunization agents related to travel or not approved by the ACP.
  - Charges for a Prescription Drug which is: labeled "Caution — limited by Federal Law to Investigational use"; or Experimental.
  - Charges for refills in excess of that specified by the prescribing Practitioner, or refilled too soon, or in excess of therapeutic limits.
  - Charges for refills dispensed after one year from the original date of the Prescription.
  - Charges for controlled substances as a replacement for a previously dispensed controlled substance that was lost, misused, stolen, broken or destroyed.
  - Charges for Drugs, except insulin, which can be obtained legally without a practitioner's Prescription.
  - Charges for a Prescription Drug which is to be taken by or given to the Covered Person, in whole or in part, while confined in:
    - an Inpatient Hospital
    - a rest home
    - a sanitarium
    - an extended care facility
    - a Hospice
    - a substance abuse center
    - an alcohol abuse or mental health center
    - a convalescent home
    - a nursing home or similar institution
    - a Provider's office
  - Charges for:
    - Therapeutic devices or appliances without a prior Authorization.
    - Hypodermic needles or syringes, except insulin syringes.
    - Other non-medical substances, regardless of their intended use.
- Charges for any Drug used to treat baldness.
- By a Veterans' Administration Hospital of a non-service related illness or injury; Exception: This exclusion does not apply to military retirees, their Dependents and the Dependents of active duty military personnel who are covered under both the Evidence of Coverage or Certificate of Coverage and under military health coverage and who receive care in facilities of the Uniformed Services.
- Provided outside the United States other than in the case of Emergency and except as provided below with respect to a full-time student. Exception: Subject to Our Pre-Approval, eligibility for full-time student status, provided the Covered Person is either enrolled and attending an Accredited School in a foreign country; or is participating in an academic program in a foreign country, for which the institution for higher learning at which the student matriculates in the United States, grants academic credit. Charges in connection with full-time students in a foreign country for which eligibility as a full-time student has not been Pre-Approved by Us are Non-Covered Charges.
- Travel to obtain medical treatment, Drugs or supplies is not covered. In addition, We will not cover treatment, Drugs or supplies that are unavailable or illegal in the United States.
- Stand-by services required by a Provider.
- Sterilization reversal and services and supplies rendered for reversal of sterilization.
- Charges for third party requests for physical examinations, Diagnostic Services and immunizations in connection with: obtaining or continuing employment; obtaining or performing services under a license issued by a municipality, state or federal government; obtaining Benefits coverage; foreign travel; school admissions; or attendance including examinations required for participation in athletic activities.
- Transplants, except as otherwise listed in the Evidence of Coverage or Certificate of Coverage.
- Transportation, travel.
- Vision therapy.
- Services or supplies received as a result of a war, or an act of war, if the illness or injury occurs while the Covered Person is serving in the military, naval or air forces of any country, combination of countries or international organization and illness or injury suffered as a result of special hazards incident to such service if the illness or injury occurs while the Covered Person is serving in such forces and is outside the home area.
- Weight reduction or control including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, food or food supplements, appetite suppressants or other medications; exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including morbid obesity, or for the purpose of weight reduction, regardless of the existence of morbid conditions, except as otherwise provided in the surgical treatment of morbid obesity subsection of the Evidence of Coverage or Certificate of Coverage.
- Wigs, toupees, hair transplants, hair weaving or any Drug if such Drug is used in connection with baldness with the exception of hair loss following chemotherapy/radiation therapy or for Syphilitic alopecia up to one per lifetime or maximum dollar amount of \$350.



## Large Group PPO 2021 Plan Overview

The intent of this information is for marketing purposes only. This information is meant for health insurance brokers and agents only, not intended for public distribution.

The benefits listed are purely illustrative; please contact Memorial Hermann Health Plan for more information.

Benefit exclusions and limitations may apply. All applicants must complete and submit an application to obtain coverage from Memorial Hermann Health Plan.

Please do not send money in any form to Memorial Hermann Health Plan in response to this ad.

All PPO products are underwritten by Memorial Hermann Health Insurance Company. Memorial Hermann Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Memorial Hermann Health Insurance Company has determined that the prescription drug coverage offered by the Select 6550 H.S.A. is, on average for all plan participants, NOT expected to pay out as much as standard Medicare prescription drug coverage pays. Therefore, your coverage is considered Non-Creditable Coverage. You will most likely get more help with your drug costs if you join a Medicare drug plan than if you only have prescription drug coverage from the large group plans listed above. Please note, you may pay a higher premium (a penalty) if you do not join a Medicare drug plan when you first become eligible. While you can keep your current coverage from the list of large group plans above, you have decisions to make about Medicare prescription drug coverage that may affect how much you pay for that coverage, depending on if and when you join a drug plan. You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855.645.8448 (TTY 711). Copyright © 2020 Memorial Hermann. All rights reserved.



Large Group PPO Plans

from Memorial Hermann Health Insurance Company

	Select 002 PPO	Select 1000-60 PPO	Select 1000-80 PPO	Select 1000-100 PPO	Select 1500-80 PPO	Select 2000-80 PPO	Select 3000-80 PPO	Select 5000-80 PPO	Select 6600-100 Standard PPO	Select 5000-80 HSA PPO	Select 6550-100 HSA PPO
In-Network Deductible	IN \$3,000 / \$6,000 OON	IN \$1,000 / \$2000 OON	IN \$1,000 / \$2,000 OON	IN \$1,000 / \$2,000 OON	IN \$1,500 / \$3,000 OON	IN \$2,000 / \$4,000 OON	IN \$3,000 / \$6,000 OON	IN \$5,000 / \$10,000 OON	IN \$6,600 / \$13,200 OON	IN \$5,000 / \$10,000 OON	IN \$6,550 / \$13,100 OON
Family Deductible	IN \$6,000 / \$12,000 OON	IN \$2,000 / \$4,000 OON	IN \$2,000 / \$4,000 OON	IN \$2,000 / \$4,000 OON	IN \$3,000 / \$6,000 OON	IN \$4,000 / \$8,000	IN \$6,000 / \$12,000 OON	IN \$10,000 / \$20,000 OON	IN \$13,200 / \$26,400 OON	IN \$10,000 / \$20,000 OON	IN \$13,100 / \$26,200
Out-of-Pocket Maximum (Individual)	IN \$6,850 / \$13,700 OON	IN \$3500 / \$7,000 OON	IN \$4,000 / \$8,000 OON	IN \$4,000 / \$8,000 OON	IN \$5,000 / \$10,000 OON	IN \$5,000 / \$10,000 OON	IN \$5,500 / \$11,000 OON	IN \$6,350 / \$12,700 OON	IN \$6,600 / \$13,200 OON	IN \$6,350 / \$12,700 OON	IN \$6,550 / \$13,100 OON
Out-of-Pocket Maximum (Family)	IN \$13,700 / \$27,400 OON	IN \$7,000 / \$14,000 OON	IN \$8,000 / \$16,000 OON	IN \$8,000 / \$16,000 OON	IN \$10,000 / \$20,000 OON	IN \$10,000 / \$20,000 OON	IN \$11,000 / \$22,000 OON	IN \$12,700 / \$25,400 OON	IN \$13,200 / \$26,400 OON	IN \$12,700 / \$25,400 OON	IN \$13,100 / \$26,200
Member Responsibility	50%	IN 40% / 50% OON	IN 20% / 50% OON	IN 0% / 50% OON	IN 20% / 50% OON	IN 20% / 50% OON	IN 20% / 50% OON	IN 20% / 50% OON	IN 20% / 50% OON	IN 0% / 50% OON	IN 20% / 50% OON
PCP	\$5	\$15	\$25	\$25	\$25	\$30	\$30	\$35	\$35	20% Coinsurance After Deductible	No Charge After Deductible
Specialist	\$10	\$30	\$50	\$50	\$50	\$60	\$60	\$70	\$70	20% Coinsurance After Deductible	No Charge After Deductible
Telemedicine/Telehealth	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	\$45	\$45
Urgent Care	IN \$10 \ OON \$20	IN \$50 \ OON \$100	IN \$50 \ OON \$100	IN \$50 \ OON \$100	IN \$50 \ OON \$100	IN \$50 \ OON \$100	IN \$50 \ OON \$100	IN \$50 \ OON \$100	IN \$50 \ OON \$100	20% Coinsurance After Deductible	No Charge After Deductible
Emergency Room	50% Coinsurance After Deductible	\$300 then 40% Coinsurance	\$300 then 20% Coinsurance	\$300	\$300 then 20% Coinsurance	\$300 then 20% Coinsurance	\$300 then 20% Coinsurance	\$350 then 20% Coinsurance	\$350	20% Coinsurance After Deductible	No Charge After Deductible
Independent and Outpatient Lab/Pathology	50% Coinsurance After Deductible	\$25 Copay	\$25	\$25	\$25	\$25	\$25	\$25	\$25	20% Coinsurance After Deductible	No Charge After Deductible
Radiology/X-rays	50% Coinsurance After Deductible	\$50 Copay	\$50	\$50	\$50	\$50	\$50	\$50	\$50	20% Coinsurance After Deductible	No Charge After Deductible
MRI/Scans/Nuclear Medicine	50% Coinsurance After Deductible	40% Coinsurance After Deductible	20% Coinsurance After Deductible	No Charge After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	\$150	20% Coinsurance After Deductible	No Charge After Deductible
Inpatient Hospital	50% Coinsurance After Deductible	40% Coinsurance After Deductible	20% Coinsurance After Deductible	No Charge After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	No Charge After Deductible	20% Coinsurance After Deductible	No Charge After Deductible
PT/OT/ST/Chiro	\$5 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	\$15 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	\$25 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	\$25 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	\$25 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	\$30 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	\$30 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	\$35 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	\$35 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	20% Coinsurance After Deductible limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	No Charge After Deductible limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits
Retail Generic Rx	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred / \$10 - Non Preferred, After Deductible
Retail Brand Rx	\$45 - Preferred \$55 - Non Preferred	\$25 - Preferred \$35 - Non Preferred	\$25 - Preferred \$35 - Non Preferred	\$25 - Preferred \$35 - Non Preferred	\$40 - Preferred \$50 - Non Preferred	\$40 - Preferred \$50 - Non Preferred	\$40 - Preferred \$50 - Non Preferred	\$40 - Preferred \$50 - Non Preferred	\$40 - Preferred \$50 - Non Preferred	\$25 - Preferred \ \$35 - Non Preferred, After Deductible	No Charge After Deductible
Retail Non-Formulary Brand Rx	\$75 - Preferred \$85 - Non Preferred	\$50 - Preferred \$60 - Non Preferred	\$50 - Preferred \$60 - Non Preferred	\$50 - Preferred \$60 - Non Preferred	\$75 - Preferred \$85 - Non Preferred	\$75 - Preferred \$85 - Non Preferred	\$75 - Preferred \$85 - Non Preferred	\$75 - Preferred \$85 - Non Preferred	\$75 - Preferred \$85 - Non Preferred	\$50 - Preferred \ \$60 - Non Preferred, After Deductible	No Charge After Deductible
Retail Specialty Rx	25% Coinsurance After Deductible \$300 Maximum per Prescription per Member	25% Coinsurance After Deductible \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance, After Deductible \$300 Maximum per Prescription per Member	No Charge After Deductible