

Schedule of Benefits

Notes:

- Copayments (Copay) - The specific dollar amount a Member must pay when specified Covered Services are rendered, as shown on the Schedule of Benefits. The Copayment may be collected directly from a Member by a Network Provider. The copayment amount does not count towards the Deductible.
- If an Out-of-Network provider charges more than the Allowed Amount, You may have to pay the difference.
- Some benefits may require Preauthorization. Please check your Certificate of Coverage for details.
- Please read the entire Summary Plan Description (SPD) for other Covered Services, Benefits, Exclusions, & Limitations. Inpatient private duty nursing care is covered, but only when medically necessary.
- Benefits are applied per Calendar Year.
- This Summary Plan Description (SPD) does not cover Dental Care, Cosmetic Surgery, Long Term Care, or Non-Emergency Care when traveling outside the United States.
- In-Network benefits are paid based on the Negotiated Rate; Out-of-Network benefits are paid based on maximum Allowable Amounts.
- The Emergency Room Service copayment does not count toward satisfying the Deductible.

2025 Schedule of Benefits – Select 7500 PPO		
Annual	Participating Provider (In-Network)	Non-Participating Provider (Out-of-Network)
Individual Deductible:	\$7,500	\$15,000
Family Deductible:	\$15,000	\$30,000
Individual Out-of-Pocket Maximum:	\$7,900	\$20,000
Family Out-of-Pocket Maximum:	\$15,800	\$40,000
Coinsurance:	0%	30%
Payment Order:	Copayment applies first, then Deductible then Coinsurance (if applicable). These cost shares apply toward the Maximum Out-of-Pocket amount.	

Schedule of Benefits				
Medical Event & Professional Services	Services You May Need	Participating Provider (In-Network)	Non-Participating Provider (Out-of-Network)	Exclusions & Limitations
Primary Care Office Visits *Also Applies to Walk-in Clinics	Primary (PCP) Care Visit to Treat an Illness or Injury	\$40 Copay Deductible does not apply	30% Coinsurance Deductible applies first	
	Specialist Visit	\$70 Copay Deductible does not apply	30% Coinsurance Deductible applies first	
	Other practitioner office visit (e.g., Nurse, Physician Assistant)	\$40 Copay Deductible does not apply	30% Coinsurance Deductible applies first	
	Preventive Care, Screenings & Immunizations	No Charge Deductible does not apply	30% Coinsurance Deductible applies first	You may have to pay for services that aren't preventative. Ask your provider if the services needed are preventative. Then check what your plan will pay for. For Children under the age of 6: Required immunizations are not subject to deductible, copayment or coinsurance requirements for Participating or Non-Participating Providers.
If you have a test	Diagnostic tests – Outpatient Lab and Professional Services	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required for all Genetic Testing and Complex Imaging.
	Diagnostic tests – X-Rays and Diagnostic Imaging	No Charge Deductible applies first	30% Coinsurance Deductible applies first	
	Imaging (CT/PET Scans, MRIs)	No Charge Deductible applies first	30% Coinsurance Deductible applies first	

If you need immediate medical attention	Emergency Medical Transportation	No Charge Deductible applies first.	No Charge Deductible applies first	
	Emergency Room Services	No Charge Deductible applies first.	No Charge Deductible applies first	
	Urgent Care	\$70 Copay Deductible does not apply	\$100 Copay Deductible does not apply	
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required.
	Physician/surgeon fees	No Charge Deductible applies first	30% Coinsurance Deductible applies first	In-network: Cost included in Inpatient stay.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required.
	Physician/surgeon fees	No Charge Deductible applies first	30% Coinsurance Deductible applies first	
If you have mental health, behavioral health, or substance abuse services	Professional Office Visits	\$40 Copay Deductible does not apply	30% Coinsurance Deductible applies first	Preauthorization required for MH/SA intensive (extended) or residential services, Applied Behavioral Analysis (ABA) therapy and non-behavioral health providers neuropsychiatric testing.
	Outpatient Services	No Charge Deductible applies first	30% Coinsurance Deductible applies first	
	Inpatient Services	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required.
If you are pregnant	Office Visits	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required only for the period outside the 48/96-hour timeframe listed in the Certificate of Coverage. Childbirth/delivery professional services: Cost included in Inpatient stay.
	Childbirth/delivery professional services	No Charge Deductible applies first	30% Coinsurance Deductible applies first	
	Childbirth/delivery facility services	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required.

Oral Contraceptives & Contraceptive services and devices	All FDA approved devices - Educational services & counseling	No Charge Deductible does not apply	30% Coinsurance Deductible applies first	Not subject to Copayment for Generic or Brand Name Formulary Drugs, if Generic Drug not available.
If you need help recovering or have special health needs	Home Health Care	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required. Limited to 60 visits per year.
	Skilled Nursing care	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required. Limited to 25 days per year.
	Prosthetic & Orthotic devices (Appliances)	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required.
	Durable Medical Equipment	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required for items exceeding \$500.
	Hospice Service	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required.
Rehabilitative & Habilitative Services and Devices	Hearing Aids & Cochlear Implants	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Hearing Aids & Cochlear Implants limited to 1 pair OR one implant every 36 months.
	Outpatient Rehabilitation Services	No Charge Deductible applies first	30% Coinsurance Deductible applies first	PT/OT/ST: Limited to 35 visits per service per plan year. Plan limitations do not apply to medically necessary services or services related to Autism Spectrum Disorder. Preauthorization required for Inpatient & ABA in Cognitive Therapy Cardio/Pulmonary Rehabilitation limited to 36 visits for Cardiac Rehab and 36 visits for Pulmonary Rehab.
	Outpatient Habilitation Services	No Charge Deductible applies first	30% Coinsurance Deductible applies first	
	Physical Therapy & Occupational Therapy & Speech Therapy	No Charge Deductible applies first	30% Coinsurance Deductible applies first	
	Chiropractic Care	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Limited to 35 visits per plan year.
	Speech & Hearing Exams	\$40 Copay Deductible does not apply	30% Coinsurance Deductible applies first	

Other Professional Services	Radiation & Chemotherapy	No Charge Deductible applies first	30% Coinsurance Deductible applies first	
	Infusion Therapy	No Charge Deductible applies first	30% Coinsurance Deductible applies first	
	Transplant	No Charge Deductible applies first	30% Coinsurance Deductible applies first	Preauthorization required.
	Routine Foot Care	No Charge Deductible applies first	30% Coinsurance Deductible applies first	
	Allergy Testing	No Charge Deductible applies first	30% Coinsurance Deductible applies first	
	Dialysis	No Charge Deductible applies first	30% Coinsurance Deductible applies first	
	Telehealth or Telemedicine Services	No Charge Deductible does not apply	30% Coinsurance Deductible applies first	Copayment, Coinsurance, and Deductible amounts will not exceed amount for comparable medical services provided through a face-to-face consultation.

Pharmacy Schedule of Benefits				
		Participating Provider (In-Network)	Non-Participating Provider (Out-of- Network)	Exclusions & Limitations
30 Day Retail Pharmacy Service	Generic Drugs	\$4 Copay Deductible does not apply	50% Coinsurance Deductible applies first	
	Preferred Brand Drugs	\$155 Copay Deductible applies first	50% Coinsurance Deductible applies first	
	Non-Preferred Brands / Drugs	\$245 Copay Deductible applies first	50% Coinsurance Deductible applies first	
	Specialty Drugs	33% Coinsurance Deductible applies first	50% Coinsurance Deductible applies first	Specialty Drugs are subject to Utilization Review.
90 Day Mail Order Service	Generic Drugs	\$8 Copay Deductible does not apply	Not Covered	Some prescription drugs and/or medications are not available through the Mail Order Service.
	Preferred Brand Drugs	\$310 Copay Deductible applies first	Not Covered	
	Non-Preferred Brands / Drugs	\$490 Copay Deductible applies first	Not Covered	
	Specialty Drugs	Not Covered	Not Covered	