

Schedule of Benefits

In-Network benefits are based on the Exclusive Provider Organization's approved amount. This Policy does not pay benefits for Covered Medical Expenses from an Out-of-Network provider, except for Emergency Services. Benefits are determined after any applicable Deductible and Coinsurance and are subject to General Exclusions and other applicable limitations.

**\*Deductible**  
-Individual  
-Family, embedded

"Embedded" = If the policy is covering a family, the amount of Covered Expenses can be satisfied by any combination of family members, but any one individual cannot contribute more than the Individual Deductible amount. An individual family member may be entitled to benefits before the Family Deductible is satisfied if that family member satisfies the Individual Deductible.

**\*\*Cost Sharing Maximum**  
-Individual  
-Family, embedded

Deductible, Coinsurance, and Copays apply to the Cost Sharing Maximum.

"Embedded" = If the policy is covering a family, deductibles, coinsurance and copays will continue to be applied to an individual until either the individual meets the Individual Cost Sharing Maximum or the Family Cost Sharing Maximum is satisfied. Claims paid after the Family Cost Sharing Maximum is met will have no further Cost Sharing applied.

Benefits	In-Network	Out-of-Network
*Individual Deductible	\$5,400	N/A
*Family Deductible	\$10,800	N/A
Coinsurance - plan pays	100% coinsurance after deductible	100% coinsurance after deductible
Coinsurance - you pay	0% coinsurance after deductible	0% coinsurance after deductible
**Individual total out-of-pocket max	\$5,400	N/A
**Family total out-of-pocket max	\$10,800	N/A
Lifetime maximum	Unlimited	Unlimited
Services	You Pay In-Network	You Pay Out-of-Network
Primary care visit to treat an injury or illness	No charge after deductible	Not covered
Specialist visit	No charge after deductible	Not covered
Other practitioner office visit	No charge after deductible	Not covered

Services	You Pay In-Network	You Pay Out-of-Network
Outpatient facility fee (e.g., Ambulatory Surgery Center)	No charge after deductible	Not covered
Outpatient surgery physician/surgical services	No charge after deductible	Not covered
Hospice services	No charge after deductible	Not covered
Routine dental services (adult)	Not covered	Not covered
Infertility treatment	No charge after deductible	Not covered
Long-term/custodial nursing home care	Not covered	Not covered
Private-duty nursing	No charge after deductible	Not covered
Routine eye exam (adult)	Not covered	Not covered
Urgent care centers or facilities	No charge after deductible	Not covered
Home health care services - 3 visits per year	No charge after deductible	Not covered
Emergency room services	No charge after deductible	No charge after deductible
Emergency transportation/ambulance - Non-emergent ambulance is not covered OON	No charge after deductible	No charge after deductible
Inpatient hospital services (e.g., hospital stay)	No charge after deductible	Not covered
Inpatient physician and surgical services	No charge after deductible	Not covered
Bariatric surgery	Not covered	Not covered
Cosmetic surgery	Not covered	Not covered
Skilled nursing facility	Not covered	Not covered
Delivery and all inpatient services for maternity care	No charge after deductible	Not covered
Mental/behavioral health outpatient services	No charge after deductible	Not covered
Mental/behavioral health inpatient services	No charge after deductible	Not covered
Substance abuse disorder outpatient services	No charge after deductible	Not covered
Substance abuse disorder inpatient services	No charge after deductible	Not covered

Services	You Pay In-Network	You Pay Out-of-Network
Generic drugs	No charge after deductible	Not covered
Preferred brand drugs	No charge after deductible	Not covered
Non-preferred brand drugs	No charge after deductible	Not covered
Specialty drugs - subject to prior auth	No charge after deductible	Not covered
Outpatient rehabilitation services - Speech Therapy limited to one service per day up to 90 days.	No charge after deductible	Not covered
Habilitation services	No charge after deductible	Not covered
Chiropractic care	No charge after deductible	Not covered
Durable medical equipment	No charge after deductible	Not covered
Hearing aids	Not covered	Not covered
Imaging (CT/PET scans, MRIs)	No charge after deductible	Not covered
Preventive care/screening/immunization	No charge	Not covered
Routine foot care	No charge	Not covered
Acupuncture	Not covered	Not covered
Routine eye exam for children	No charge	Not covered
Eyeglasses for children (3 Frames & 3 Lenses per Plan Year)	No charge	Not covered
Dental check-up for children	Not covered	Not covered
Rehabilitative speech therapy - Limited to one service per day up to a maximum benefit of 90 daily services per Insured per Benefit Period. Not applicable to Mental Illness or Substance Use Disorder.	No charge after deductible	Not covered
Rehabilitative occupational and rehabilitative physical therapy	No charge after deductible	Not covered
Well baby visits and care	No charge	Not covered

<b>Services</b>	<b>You Pay In-Network</b>	<b>You Pay Out-of-Network</b>
Laboratory outpatient and professional services	No charge after deductible	Not covered
X-rays and diagnostic imaging	No charge after deductible	Not covered
Basic dental care – child	Not covered	Not covered
Orthodontia – child	Not covered	Not covered
Major dental care – child	Not covered	Not covered
Basic dental care – adult	Not covered	Not covered
Orthodontia – adult	Not covered	Not covered
Major dental care – adult	Not covered	Not covered
Abortion for which public funding is prohibited	Not covered	Not covered
Transplant	No charge after deductible	Not covered
Accidental dental	No charge after deductible	Not covered
Dialysis	No charge after deductible	Not covered
Allergy Testing	No charge after deductible	Not covered
Chemotherapy	No charge after deductible	Not covered
Radiation	No charge after deductible	Not covered
Diabetes Care and Education	No charge after deductible	Not covered
Prosthetic devices	No charge after deductible	Not covered
Infusion therapy	No charge after deductible	Not covered
Treatment for temporomandibular joint disorders	No charge after deductible	Not covered
Nutritional counseling	Not covered	Not covered
Reconstructive surgery	No charge after deductible	Not covered
Virtual care - primary care visit	No charge after deductible	Not covered
Virtual care - specialist visit	No charge after deductible	Not covered

Services	You Pay In-Network	You Pay Out-of-Network
Virtual care - urgent care	No charge after deductible	Not covered
Tobacco cessation	No charge	Not covered
Prenatal and postnatal care	No charge after deductible	Not covered
Mental health/substance abuse office visits	No charge after deductible	Not covered
Gender Affirming Care	Not Covered	Not Covered
Weight Loss Programs	Not covered	Not covered