

DEDUCTIBLES AND MAXIMUMS	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Annual Deductible (<i>applies to in-network inpatient hospital-type services/outpatient surgery</i>)		
Individual	\$250	\$5,000
Family (aggregate)	\$500	\$15,000
Out-of-Pocket Maximum (<i>includes deductibles, copays and coinsurance; excludes Rx copays</i>)		
Individual	\$3,000	\$10,000
Family (aggregate)	\$6,000	\$30,000
OUTPATIENT SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Physician Services (for illness or injury)	(office visit NOT subject to deductible)	
Primary Care Visit (PCP)	\$25 Copay	50% Eligible Charges (after annual deductible)
Specialist Visit (SCP)	\$25 Copay	50% Eligible Charges (after annual deductible)
Preventive Services*	(office visit NOT subject to deductible)	
Gynecological Exam (PCP/SCP)	\$0 Copay	50% Eligible Charges (after annual deductible)
Well Child Visit	\$0 Copay	50% Eligible Charges (after annual deductible)
Adult Physical Visit	\$0 Copay	50% Eligible Charges (after annual deductible)
Routine Pediatric Immunizations	0%	50% Eligible Charges
Hearing Exams (under age 18)	0%	50% Eligible Charges (after annual deductible)
Routine Mammograms	0%	50% Eligible Charges (after annual deductible)
Routine Colonoscopies***	0%	50% Eligible Charges (after annual deductible)
Allergy Testing & Allergy Serum	0% (not subject to deductible)	50% Eligible Charges (after annual deductible)
Chiropractic Care	\$25 Copay (not subject to deductible)	50% Eligible Charges (after annual deductible)
Maximum 20 visits per contract year		
Outpatient Surgery	0% (after annual deductible)	50% Eligible Charges (after annual deductible)
Lab Services	\$0 copay (not subject to deductible)	50% Eligible Charges (after annual deductible)
Diagnostic X-ray	\$50 Copay (not subject to deductible)	50% Eligible Charges (after annual deductible)
Radiology (CAT, MRI, Ultrasound)	\$100 Copay (not subject to deductible)	50% Eligible Charges (after annual deductible)
HOSPITAL SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Hospital Care		
Semi-private room (private room if medically necessary)	0% (after annual deductible)	50% Eligible Charges (after annual deductible)
Physician and Surgeon Fees	0% (after annual deductible)	50% Eligible Charges (after annual deductible)
Surgery	0% (after annual deductible)	50% Eligible Charges (after annual deductible)
Lab and X-ray services	0% (after annual deductible)	50% Eligible Charges (after annual deductible)
All Medically Necessary Ancillary Services	0% (after annual deductible)	50% Eligible Charges (after annual deductible)
Anesthesia	0% (after annual deductible)	50% Eligible Charges (after annual deductible)
Administration of Blood	0% (after annual deductible)	50% Eligible Charges (after annual deductible)
Blood Products	0% (after annual deductible)	50% Eligible Charges (after annual deductible)
Therapy Services (Chemotherapy & Radiation Therapy)	0% (after annual deductible)	50% Eligible Charges (after annual deductible)
MATERNITY SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Pregnancy Care (PCP/SCP) (copay for the first office visit only)	\$25 Copay (not subject to deductible)	50% Eligible Charges (after annual deductible)
Delivery	0% (after annual deductible)	50% Eligible Charges (after annual deductible)
FAMILY PLANNING	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Infertility Counseling/Testing/Services (<i>outpatient services</i>)	\$300 one time deductible then coinsurance applies; (\$2,400 combined benefit maximum for infertility)	
Tubal Ligation/Vasectomy	0% (not subject to deductible in office setting) 0% (after annual deductible inpatient/outpatient surgery setting)	50% Eligible Charges (after annual deductible)
PRESCRIPTION DRUGS	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
(Includes oral contraceptives & managed formulary. Mandatory generic substitution may apply)	Retail: \$15 Tier One/ \$25 Tier Two/ \$50 Tier Three Mail Order (90-day supply): \$30 Tier One/ \$50 Tier Two/ \$100 Tier Three	COVERED ONLY AT PARTICIPATING PHARMACIES
EMERGENCY CARE	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Urgent Care Center	\$50 Copay (not subject to deductible)	
Emergency Room Services (not subject to deductible unless admitted)	\$100 Copay (ER Copay waived if admitted)	
REHABILITATION SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Occupational, Speech, Physical Therapy	Inpatient - 0% (after annual deductible) Outpatient - \$25 Copay (not subject to deductible)	50% Eligible Charges (after annual deductible)
	45 inpatient days per contract year 30 outpatient visits per contract year	

MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES	Participating MEMBER RESPONSIBILITY		Non-Participating MEMBER RESPONSIBILITY	
General Mental Health:	(Mental health services must be preauthorized)			
Inpatient	0% (after annual deductible)		50% Eligible Charges (after annual deductible)	
Physician Services (Outpatient)	\$25 Copay per visit		50% Eligible Charges (after annual deductible)	
Serious Mental Health:	0% (after annual deductible)		50% Eligible Charges (after annual deductible)	
Inpatient	0% (after annual deductible)		50% Eligible Charges (after annual deductible)	
Physician Services (Outpatient)	\$25 Copay per visit		50% Eligible Charges (after annual deductible)	
Substance Abuse:	0% (after annual deductible)		50% Eligible Charges (after annual deductible)	
Inpatient Detoxification	0% (after annual deductible)		50% Eligible Charges (after annual deductible)	
Inpatient Rehabilitation	0% (after annual deductible)		50% Eligible Charges (after annual deductible)	
Transitional Partial Hospitalization	0% (not subject to deductible)		50% Eligible Charges (after annual deductible)	
OTHER BENEFITS	Participating MEMBER RESPONSIBILITY		Non-Participating MEMBER RESPONSIBILITY	
Claim Forms Required	No		Yes	
Durable Medical Equipment (DME) / Corrective Appliances Limited to once every 2 years for irreparable damage and/or normal wear.	50% (not subject to deductible)		50% Eligible Charges (after annual deductible)	
Home Health Care Services	0% (not subject to deductible) 120 visits per contract year 120 visits combined per contract year		50% Eligible Charges (after annual deductible) 60 visits per contract year	
Hospice Care	0% (after annual deductible)		50% Eligible Charges (after annual deductible)	
Skilled Nursing Facility	0% (after annual deductible) 100 inpatient days per contract year 100 days combined maximum per contract year		50% Eligible Charges (after annual deductible) 50 inpatient days per contract year	
Dental Services Emergency treatment of dental injury Removal of Third Molars	Inpatient - 0% (after annual deductible) Outpatient - \$20 Copay (not subject to deductible)		50% Eligible Charges (after annual deductible)	
Vision Services	Vision One Eyecare Program®: 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.			
Health Education	Members receive reimbursement of the cost of approved wellness programs offered through local hospitals and organizations.**			
PRECERTIFICATION REQUIREMENT	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 100% of the cost of the services.				
LIFETIME MAXIMUM	Unlimited			
PROVIDER RESTRICTIONS	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.			
Autism Spectrum Disorders are covered pursuant to state mandates for groups with 51 or more employees. 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. 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 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. 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. <i>Dependent Coverage Age Limit is 26</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. *** The physician must bill the claim with a preventive diagnosis code in order to apply under preventive benefits coverage. This document neither affirmatively nor negatively amends, extends, or alters the terms of or the coverage afforded by policy referenced herein <i>**Reimbursement for Weight Management programs is limited to \$150 per calendar year per member.</i>				