

Network Type: HMO

A member of SSM Health	Effective Date: 01/01/2023	Plan Code: HMO05403/PHA03726
Plan Overview	Plan Providers - You Pay	Non-Plan Providers - You Pay
Deductible	\$100 single / \$200 family	Not Covered
Coinsurance	0% coinsurance after deductible	Not Covered
Office Visit Charge (Primary/Specialist)	\$5 copay; Waived for dependents through age 18	Not Covered
Office Visit and Related Services	0% coinsurance after deductible	Not Covered
Preventive Services	\$0 copay	Not Covered
Deductible and Coinsurance Limit	\$100 single / \$200 family	Not Covered
Maximum Out-of-Pocket (Deductible and Coinsurance Limit plus Medical and Prescription Copays unless otherwise noted)	\$250 single / \$500 family	Not Covered
Prescription Drugs, Insulin & Disposable Diabetic Supplies	Unless otherwise indicated, generic or brand name drugs can be found in any formulary tier)	
Tier 1	\$10 copay	Not Covered
Tier 2	\$20 copay	Not Covered
Tier 3	\$40 copay	Not Covered
Tier 4	30% coinsurance	Not Covered
Deductibles and/or Out of Pocket Maximums for Prescription Drugs	Rx Deductible: \$0 single / \$0 familyRx Max OOP: \$500 single / \$1,500 family	Not Covered
Diagnostic Services		
Diagnostic Services (Xrays/Labs)	0% coinsurance after deductible	Not Covered
CAT Scans/MRI/MRA	0% coinsurance after deductible	Not Covered
Hospital & Surgical Center		
Inpatient Hospital	0% coinsurance after deductible	Not Covered
Outpatient Hospital	0% coinsurance after deductible	Not Covered
Emergency Services		
Urgent Care	\$5 copay; Waived for dependents through age 18 and/or 0% coinsurance after deductible	\$5 copay; Waived for dependents through age 18 and/or 0% coinsurance after in- network deductible
Emergency Room Services (Copay is waived if admitted)	\$50 copay and/or 0%coinsurance after deductible	\$50 copay and/or 0%coinsurance after in- network deductible
Ambulance	0% coinsurance after deductible	0% coinsurance after deductible
Other Services		
Mental Health Inpatient	0% coinsurance after deductible	Not Covered
Mental Health Day Treatment Programs	0% coinsurance after deductible	Not Covered
Mental Health Outpatient	\$5 copay; Waived for dependents through age 18	Not Covered
Durable Medical Equipment	0% coinsurance after deductible	Not Covered
Physical, Speech & Occupational Therapy	\$5 copay per therapy type per day; Waived for dependents through age 18	Not Covered
Plan Design Attributes		

This renewal plan includes prescription drug coverage that is creditable Unless otherwise noted, all benefits are based on a Contract Year This is a highlight of your benefits and should not be relied upon to fully disclose your coverage. Please review your Member Certificate of Coverage for an exact description of the services and supplies that are covered, excluded, or limited and other terms and conditions of coverage. Your Member Certificate is available at www.deancare.com.