

Plan Code: HMO05403 / PHA03726

Plan Type: Copay

Network: HMO

Contract: Contract Year Plan 1-0

Plan Overview

Plan Providers - You Pay

Non-Plan Providers - You Pay

| | | |
|--------------------------------|---|----------------|
| Embedded Deductible* | \$100 single / \$200 family | Not Applicable |
| Coinsurance | 0% coinsurance after deductible | Not Applicable |
| Primary Office Visit Charge | \$5 copay; Waived for dependents through age 18 | Not Covered |
| Specialist Office Visit Charge | \$5 copay; Waived for dependents through age 18 | Not Covered |
| Preventive Services | \$0 copay | Not Covered |
| Deductible & Coinsurance Limit | \$100 single / \$200 family | Not Applicable |
| Maximum Out-of-Pocket** | \$250 single / \$500 family | Not Applicable |

*The plan begins making payments as soon as one family member has reached their individual deductible

**Deductible and Coinsurance Limit plus Medical and Prescription Copays unless otherwise noted

Prescription Drugs, Insulin & Disposable Diabetic Supplies*

4 Tier Select

| | | | |
|--------------------------|---|----------------------|----------------------|
| Rx Deductible | \$0 single / \$0 family | | Not Applicable |
| Rx Maximum Out-of-Pocket | \$500 single / \$1,500 family | | Not Covered |
| Mail Order | 90-day supply (Tiers 1 & 2) for 2 copays; 90-day supply (Tier 3) for 3 copays; Tier 4 Not Covered | | |
| | <u>Tier 1</u> | <u>Tier 2</u> | <u>Tier 3</u> |
| In-Network | \$10 copay | \$20 copay | \$40 copay |
| Out-of-Network | Not Covered | Not Covered | Not Covered |

*Unless otherwise indicated, generic or brand name drugs can be found in any formulary tier

*This new plan includes prescription drug coverage that is creditable

Diagnostic Services

Plan Providers - You Pay

Non-Plan Providers - You Pay

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|----------------------------------|---------------------------------|-------------|
| 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 deductible |
| Emergency Room Services* | \$50 copay and/or 0% coinsurance after deductible | \$50 copay and/or 0% coinsurance after deductible |
| Ambulance | 0% coinsurance after deductible | 0% coinsurance after deductible |

* copay is waived if admitted

Additional Plan Design Attributes

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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 <https://app.deancare.com/sites/sbc/employergroup>