

Effective Date	1/1/2027	Health Plan	Core HMO	Ref	QR-116850
This is a brief summary of benefits. THIS IS NOT A CONTRACT OR CERTIFICATE OF COVERAGE. All benefit descriptions, including alternative care, are for medically necessary services. The Member will be charged the lesser of the cost share for the covered service or the actual charge for that service. For full coverage provisions, including limitations, please refer to your certificate of coverage.					
In accordance with the Patient Protection and Affordable Care Act of 2010,					
- The lifetime maximum on the dollar value of covered essential health benefits no longer applies. Members whose coverage ended by reason of reaching a lifetime limit under this plan are eligible to enroll in this plan, and - Dependent children who are under the age of twenty-six (26) are eligible to enroll in this plan.					

Benefits	Inside Network
Plan deductible	No annual deductible
Individual deductible carryover	Not applicable
Plan coinsurance	No plan coinsurance
Out-of-pocket limit	Individual out-of-pocket limit: \$2,500 Family out-of-pocket limit: \$5,000 Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit: All cost shares for covered services
Pre-existing condition (PEC) waiting period	No PEC
Lifetime maximum	Unlimited
Outpatient services (Office visits)	\$25 copay primary/\$35 copay specialty
Hospital services	Inpatient services: \$500 copay per admit Outpatient surgery: \$250 copay
Prescription drugs (some injectable drugs may be covered under Outpatient services)	Generic/Brand/Non-Preferred/Specialty \$15/\$35/\$70/20% up to \$250 per 30 day supply
Prescription mail order	2x prescription cost share per 90 day supply
Acupuncture	Covered up to 20 visits per calendar year \$25 copay
Ambulance services	\$125 copay per trip
Chemical dependency	Inpatient: \$500 copay per admit Outpatient: \$25 copay
Devices, equipment and supplies - Durable medical equipment - Orthopedic appliances - Post-mastectomy bras - Ostomy supplies - Prosthetic devices	Covered at 80%, includes Orthotics
Diabetic supplies	Insulin, needles, syringes and lancets-see Prescription drugs. External insulin pumps, blood glucose monitors, testing reagents and supplies-see Devices, equipment and supplies. When Devices, equipment and supplies or Prescription drugs are covered and have benefit limits, diabetic supplies are not subject to these limits.
Diagnostic lab and X-ray services	Inpatient: Covered under Hospital services Outpatient: \$10 copay; MRI/CT/PET: \$100 copay High end radiology imaging services such as CT, MRI and PET must be determined Medically Necessary and require prior authorization except when associated with Emergency care or inpatient services.
Emergency services (copay waived if admitted)	\$250 copay at a designated facility \$250 copay at a non designated facility
Hearing exams (routine)	\$25 copay

Hearing hardware	1 aid per ear every 36 months; Covered at 80%
Home health services	Covered in full up to 130 visits total per calendar year
Hospice services	Covered in full
Infertility services	Specific diagnostic services, medical and surgical treatment, artificial insemination and drug therapy are covered subject to a 50% coinsurance.
Manipulative therapy	Covered up to 20 visits per calendar year without prior authorization \$25 copay
Massage services	See Rehabilitation services
Maternity services	Inpatient: \$500 copay per admit
	Outpatient: \$25 copay. Routine care not subject to outpatient services copay.
Mental Health	Inpatient: \$500 copay per admit
	Outpatient: \$25 copay
Naturopathy	Covered up to 3 visits per medical diagnosis per calendar year without prior authorization; additional visits when approved by the plan \$25 copay
Newborn Services	Initial hospital stay: See Hospital Services; Office visits: See Outpatient Services; Routine well care: See Preventive care. Any applicable cost share for newborn services is separate from that of the mother.
Obesity-related surgery (bariatric)	Covered at cost shares when medical criteria is met
Organ transplants	Unlimited, no waiting period
	Inpatient: \$500 copay per admit
	Outpatient: \$25 copay
Preventive care Well-care physicals, immunizations, Pap smear exams, mammograms	Covered in full
	Women's contraception is covered as preventive, and Men's contraception is covered in full
Rehabilitation services Rehabilitation visits are a total of combined therapy visits per calendar year	Inpatient: No limit. Services with mental health diagnoses are covered with no limit. \$500 copay per admit
	Outpatient: 90 visits per calendar year. Services with mental health diagnoses are covered with no limit. \$25 copay primary/\$35 copay specialty
Skilled nursing facility	Covered at Inpatient Hospital Cost share for up to 100 days per calendar year
Sterilization (vasectomy, tubal ligation)	Covered in full
Temporomandibular Joint (TMJ) services	Inpatient: \$500 copay per admit
	Outpatient: \$25 copay
Tobacco cessation counseling	Quit for Life Program - covered in full
Routine vision care (1 visit every 12 months)	\$25 copay
Optical hardware Lenses, including contact lenses and frames	Not covered
Virtual Care Including Telemedicine, Telephone Services and Online (E-Visits)	Covered in full