Wage Parity: Minimum Essential Coverage - Preventive Plan

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-646-520-4529. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or call 1-646-520-4529 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0.	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	N/A.	Not applicable as this plan has no deductible.
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductible</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Eligible services are covered at 100%. Plan Participants are not responsible for any Cost sharing expenses.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
What is not included in the <u>out-of-pocket limit</u> ?	This plan has no <u>out-of-pocket</u> expenses because all eligible expenses are covered at 100%.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a <u>network provider</u> ?	Yes. This plan uses the Multi Plan PHCS Preventive Services Only Network. A list of network providers can be found at www.multiplan.com or call 1-800-922-4362.	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a boolth	Primary care visit to treat an injury or illness	Not covered	Not covered	No coverage for primary care visits to treat an injury or illness
If you visit a health care provider's office	Specialist visit	Not covered	Not covered	No coverage for specialists.
or clinic	Preventive care/screening/ immunization	No charge	Not covered	Includes <u>preventive</u> health services specified in the health care reform law. No coverage nonnetwork.
If you have a test	Diagnostic test (x-ray, blood work)	Not covered	Not covered	No coverage for diagnostic tests.
	Imaging (CT/PET scans, MRIs)	Not covered	Not covered	No coverage for imaging.
If you need drugs to	Generic drugs	Not covered	Not covered	
treat your illness or condition More information about	Preferred brand drugs	Not covered	Not covered	No coverage for prescription drugs, except for Generic Contraceptives covered at No Charge. Retail: Up to a 31 day supply
prescription drug	Non-preferred brand drugs	Not covered	Not covered	Mail-Order: Up to a 90 day supply
coverage is available at www.magellanrx.com or call 1-800-443-5715	Specialty drugs	Not covered	Not covered	If you use a non-network pharmacy, you are responsible for any amount.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not covered	Not covered	No coverage for facility fee.
surgery	Physician/surgeon fees	Not covered	Not covered	No coverage for physician/surgeon fees.
	Emergency room care	Not co	vered	No coverage for emergency room services.
If you need immediate medical attention	Emergency medical transportation	Not covered	Not covered	No coverage for emergency medical transportation.
	<u>Urgent care</u>	Not covered	Not covered	No coverage for urgent care.
If you have a hospital	Facility fee (e.g., hospital room)	Not covered	Not covered	No coverage for facility fee.
stay	Physician/surgeon fees	Not covered	Not covered	No coverage for physician/surgeon fees.
If you need mental health, behavioral	Outpatient services	Not covered	Not covered	No coverage for mental/behavioral health or substance abuse outpatient services.
health, or substance abuse services	Inpatient services	Not covered	Not covered	No coverage for mental/behavioral health or substance abuse inpatient services.
If you are pregnant	Office visits	Routine Prenatal: No	Not covered	Cost sharing does not apply for preventive

		What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		charge Postnatal: Not covered		services.	
	Childbirth/delivery professional services	Not covered	Not covered	No coverage for delivery or inpatient professional services.	
	Childbirth/delivery facility services	Not covered	Not covered	No coverage for delivery or inpatient facility services.	
	Home health care	Not covered	Not covered	No coverage for home health care.	
If you need help	Rehabilitation services	Not covered	Not covered	No coverage for rehabilitation services.	
recovering or have	Habilitation services	Not covered	Not covered	No coverage for habilitative services.	
other special health	Skilled nursing care	Not covered	Not covered	No coverage for skilled nursing care.	
needs	<u>Durable medical equipment</u>	Not covered	Not covered	No coverage for durable medical equipment.	
	Hospice services	Not covered	Not covered	No coverage for hospice service.	
If your shild poods	Children's eye exam	Not covered	Not covered	No coverage for eye exam	
If your child needs	Children's glasses	Not covered	Not covered	No coverage for glasses	
dental or eye care	Children's dental check-up	Not covered	Not covered	No coverage for dental check-up	

Excluded Services & Other Covered Services:

Facility fee (e.g., hospital room)

Glasses (Adult)

Acupuncture	Habilitative services	
Bariatric surgery	Hearing aids	 Postnatal care
Chiropractic care	Home health care	 Private-duty nursing
Cosmetic surgery	Hospice service	 Rehabilitation services
Delivery and all inpatient services	Imaging (CT / PET scans, MRIs)	 Routine eye care (Adult) – limitations may apply
Dental care (Adult)	 Infertility treatment 	Routine foot care
Diagnostic test (x-ray, blood work)	Long-term care	Skilled nursing care
Durable medical equipment	Mental / Behavioral health services	Specialist visit
Emergency medical transportation	Non-emergency care when traveling outside the	 Substance Use Disorder services
Emergency room services	U.S.	Urgent care

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Other practitioner office visit

Physician / surgeon fees

For more information about limitations and exceptions, contact 1-646-520-4529

Weight loss programs

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. For more information on your rights to continue coverage, contact the plan at 1-646-520-4529. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.coiio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the plan at 1-646-520-4529. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa/healthreform</u>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. "Additionally, a consumer assistance program can help you file your appeal Contact 888-614-5400. A list of states with Consumer Assistance Programs is available at: https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers and https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? No

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:
[Spanish (Español): Para obtener asistencia en Español, llame al 1-646-520-4529.
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-646-520-4529
[Chinese (中文): □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 1-646-520-4529
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-646-520-4529
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To see examples of how this plan might cover costs for a sample medical situation, see the next section

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$0.00
■ Specialist coinsurance	100%
■ Hospital (facility) coinsurance	100%
Other <u>coinsurance</u>	100%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost

In this example, Peg would pay:			
Cost Sharing			
Deductibles	\$0		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$10,300		
The total Peg would pay is	\$10,300		

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$0.00
■ Specialist coinsurance	100%
■ Hospital (facility) coinsurance	100%
Other coinsurance	100%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost

\$12,840

In this example, Joe would pay:			
Cost Sharing			
Deductibles	\$0		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$7,239		
The total Joe would pay is	\$7,239		

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$0.00
■ Specialist coinsurance	100%
■ Hospital (facility) coinsurance	100%
Other coinsurance	100%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$7,460

Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

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In this example, Mia would pay:

Cost Sharing		
Deductibles	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$1,925	
The total Mia would pay is	\$1,925	

*Preventive Care Services	No Co-payment Required For Preventative Care Services
Abdominal Aortic Aneurysm	One-time screening for abdominal aortic aneurysm by ultrasonography in men ages 65
Screening: Men	to 75 years who have ever smoked.
Alcohol Misuse - Screening And	Clinical screenings of adults age 18 years or older for alcohol misuse and brief
Counseling	behavioral counseling interventions to reduce alcohol misuse for persons engaged in
	risky or hazardous drinking.
Aspirin To Prevent Cardiovascular	Coverage for aspirin for men ages 45 to 79 years when the potential benefit due to a
Disease: Men	reduction in myocardial infarctions outweighs the potential harm due to an increase in
	gastrointestinal hemorrhage.
Blood Pressure Screening In Adults	Clinical screening for high blood pressure in adults, age 18 years and older.
Cholesterol Abnormalities	Clinical screening for men age 35 years and older for lipid disorders.
Screening: Men 35 And Older	
Cholesterol Abnormalities	Clinical screening for men ages 20 to 35 years for lipid disorders if they are at
Screening: Men Younger Than 35	increased risk for coronary heart disease.
Colorectal Cancer Screening	Clinical screening for colorectal cancer using fecal occult blood testing,
g	sigmoidoscopy, or colonoscopy in adults beginning at age 50 years and continuing until
	age 75 years.
Depression Screening:	Clinical screening of adolescents (ages 12-18 years) for major depressive disorder
Adolescents	when systems are in place to ensure accurate diagnosis, psychotherapy (cognitive-
	behavioral or interpersonal), and follow-up.
Depression Screening: Adults	Clinical screening of adults for depression when staff-assisted depression care
	supports are in place to assure accurate diagnosis, effective treatment, and follow- up.
Diabetes Screening	Clinical screening for type 2 diabetes in asymptomatic adults with sustained blood
	pressure (either treated or untreated) greater than 135/80 mm Hg.
Falls Prevention In Older Adults:	Exercise or physical therapy to prevent falls in community-dwelling adults age 65 years
Exercise Or Physical Therapy	and older who are at increased risk for falls.
Falls Prevention In Older Adults:	Vitamin D supplementation to prevent falls in community-dwelling adults age 65 years
Vitamin D	and older who are at increased risk for falls.
Gonorrhea Prophylactic	Coverage for prophylactic ocular topical medication for all newborns for the
Medication: Newborns	prevention of gonococcal ophthalmia neonatorum.
Healthy Diet Counseling	Intensive behavioral dietary counseling for adult patients with hyperlipidemia and
	other known risk factors for cardiovascular and diet-related chronic disease. Intensive
	counseling can be delivered by primary care clinicians or by referral to other
	specialists, such as nutritionists or dietitians.
Hearing Loss Screening: Newborns	Clinical screening for hearing loss in all newborn infants.
Hemoglobinopathies Screening:	Clinical screening for sickle cell disease in newborns.
Newborns	
Hepatitis C Virus Infection	Clinical screening for hepatitis C virus (HCV) infection in persons at high risk for
Screening: Adults	infection. One-time screening for HCV infection to adults born between 1945 and
	1965.
HIV Screening: Non-pregnant	Clinical screening for HIV infection in adolescents and adults ages 15 to 65 years.
Adolescents And Adults	Screening for younger adolescents and older adults who are at increased risk are also
	covered.

*Preventive Care Services	No Co-payment Required For Preventative Care Services
Hypothyroidsm Screening: Newborns	Clinical screening for congenital hypothyroidism in newborns.
Obesity Screening And Counseling:	Clinical screening for all adults for obesity. Referrals for patients with a body mass index
Adults	of 30 kg/m 2 or higher to intensive, multicomponent behavioral interventions.
Phenylketonuria Screening:	Clinical screening for phenylketonuria in newborns.
Newborns	Chinical servering for phenymeterialia in newsoris.
Sexually Transmitted Infections	High-intensity behavioral counseling to prevent sexually transmitted infections (STIs) in
Counseling	all sexually active adolescents and for adults at increased risk for STIs.
Syphilis Screening: Non-pregnant	Clinical screening for all individuals at increased risk for syphilis infection.
Persons	,
Tobacco Use Counseling And	Counseling for all adults regarding tobacco use and tobacco cessation interventions for
Interventions: Non-pregnant Adults	those who use tobacco products.
	<u> </u>
Women's Preventive Health Care Services	No Co-payment Required For Women's Preventive Care Services
Well Woman Visits	One annual well woman preventive care visit (except where several visits are needed to
	obtain all necessary recommended preventive services, depending on the woman's
	health status, health needs, and other risk factors) for all adult women in order to obtain the
	recommended preventive services that are age and developmentally appropriate, including
	preconception care and the services necessary for prenatal care.
Anemia Screening: Pregnant	In conjunction with each pregnancy a routine screening for iron deficiency anemia in
Women	asymptomatic pregnant women is covered.
Aspirin To Prevent Cardiovascular	Coverage for aspirin for women ages 55 to 79 years when the potential benefit of a
Disease: Women	reduction in ischemic strokes outweighs the potential harm of an increase in
	gastrointestinal hemorrhage.
Bacteriuria Screening: Pregnant	In conjunction with each pregnancy, screening for asymptomatic bacteriuria with urine
women	culture in pregnant women at 12 to 16 weeks' gestation or at the first prenatal visit, if
	later.
BRCA Screening and Counseling	Genetic counseling and evaluation for BRCA testing referred for women whose family
	history is associated with an increased risk for deleterious mutations in BRCA1 or BRCA2
	genes.
Breast Cancer Preventative	Clinical consultations to discuss chemoprevention with women at high risk for breast
Medication	cancer and at low risk for adverse effects of chemoprevention and to inform patients of
	the potential benefits and harms of chemoprevention.
Breast Cancer Screening	Screening mammography for women, with or without clinical breast examination, every 1 to
	2 years for women age 40 years and older.
Breastfeeding Support, Supplies	In conjunction with each birth comprehensive lactation support and counseling to
And Counseling	promote and support breastfeeding, by a trained provider during pregnancy and/or in
	the postpartum period, and costs for renting breastfeeding equipment.
Cervical Cancer Screening	Clinical screening for cervical dysplasia for all sexually active women.
Cervical Dysplasia Screening	Clinical screening for cervical cancer in women ages 21 to 65 years with cytology
	(Pap smear) every 3 years or, for women ages 30 to 65 years who want to lengthen
	the screening interval, screening with a combination of cytology and human
	papillomavirus (HPV) testing every 5 years.
Chlamydial Infection Screening:	Clinical screening for chlamydial infection in all sexually active non-pregnant young
Non-pregnant Women	women age 24 years and younger and for older non-pregnant women who are at
	increased risk.
Chlamydial Infection Screening:	Clinical screening for chlamydial infection in all pregnant women age 24 years and
Pregnant Women	younger and for older pregnant women who are at increased risk.

Women's Preventive Health Care Services	No Co-payment Required For Women's Preventive Care Services
Cholesterol Abnormalities	Clinical screening women age 45 years and older for lipid disorders if they are at
Screening: Women 45 And Older	increased risk for coronary heart disease.
Cholesterol Abnormalities	Clinical screening women ages 20 to 45 years for lipid disorders if they are at
Screening: Women Younger Than 45	increased risk for coronary heart disease.
Contraceptive Methods And Counseling	As prescribed, all Food and Drug Administration approved contraceptive methods, sterilization procedures, and patient education and counseling for all women with
	reproductive capacity.
Counseling And Screening For Human Immune-Deficiency Virus	Annual counseling and screening for human immune-deficiency virus infection for all sexually active women.
Counseling For Sexually Transmitted Infections	Annual counseling on sexually transmitted infections for all sexually active Women.
Folic Acid Supplementation	Coverage of a daily supplement containing 0.4 to 0.8 mg (400 to 800 µg) of folic acid for all women planning or capable of pregnancy.
Gestational Diabetes Screening	Screening for gestational diabetes in pregnant women between 24 and 28 weeks of gestation and at the first prenatal visit for pregnant women identified to be at high risk for diabetes.
Gonorrhea Screening: Women	Clinical screening for all sexually active women, including those who are pregnant,
	for gonorrhea infection if they are at increased risk for infection (that is, if they are young or have other individual or population risk factors).
Hepatitis B Screening: Pregnant	Screening for hepatitis B virus infection in pregnant women at their first prenatal
Women	visit.
HIV Screening: Pregnant Women	Clinical screenings for all pregnant women for HIV, including those who present in
	labor who are untested and whose HIV status is unknown.
Human Papillomavirus Testing	Clinical screening and testing for high-risk human papillomavirus DNA in women with normal cytology results beginning at 30 years of age. Screening covered once every 3 years.
Interpersonal and Domestic	Screening and counseling for interpersonal and domestic violence for women of all
Violence Care	ages.
Intimate Partner Violence	Clinical screening for women of childbearing age, with or without signs or
Screening: Women of	symptoms of abuse, for intimate partner violence, such as domestic violence, and
Childbearing Age	referrals for women who screen positive to intervention services.
Osteoporosis Screening: Women	Clinical screening for osteoporosis in women age 65 years and older and in younger women whose fracture risk is equal to or greater than that of a 65-year-old white woman who has no additional risk factors.
Rh Incompatibility Screening: 24-	Repeated Rh (D) antibody testing for all unsensitized Rh (D)-negative women at 24
28 Weeks Gestation	to 28 weeks' gestation, unless the biological father is known to be Rh (D)-Negative.
Rh Incompatibility Screening: First	Rh (D) blood typing and antibody testing for all pregnant women during their first
Pregnancy Visit	visit for pregnancy-related care.
Syphilis Screening: Pregnant Women	Clinical screening for all pregnant women for syphilis infection.
Tobacco Use Counseling:	Counseling for all pregnant women regarding tobacco use and augmented,
Pregnant Women	pregnancy-tailored counseling for those who continue to smoke during pregnancy.

Vaccines and Immunizations	No Co-payment Required For Immunizations and Vaccinations.
Anthrax	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
BCG	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
DTaP	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
Haemophilus Influenzae Type	As recommended and in doses advised by the Advisory Committee on
В	Immunization Practices of the CDC and covered at 100% in-network rates.
Hepatitis A	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
Hepatitis B	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
Hib	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
Hib and DTP	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
HPV	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
HPV vaccine	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
Inactivated Poliovirus	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Influenza	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Influenza vaccine for all adults	
19 to 49 years of age	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Japanese Encephalitis	As recommended and in doses advised by the Advisory Committee on
Japanese Encephalitis	Immunization Practices of the CDC and covered at 100% in-network rates.
Measles, Mumps & Rubella	As recommended and in doses advised by the Advisory Committee on
Wedsies, Warnps & Rubella	Immunization Practices of the CDC and covered at 100% in-network rates.
Meningococcal	As recommended and in doses advised by the Advisory Committee on
Weimigococcai	Immunization Practices of the CDC and covered at 100% in-network rates.
Meningococcal vaccine	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
MMR/varicella vaccine	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
MMRV	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.
Pneumococcal	As recommended and in doses advised by the Advisory Committee on
	Immunization Practices of the CDC and covered at 100% in-network rates.

Vaccines and Immunizations	No Co-payment Required For Immunizations and Vaccinations.
Pneumococcal vaccine	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Polio	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Rabies	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Rotavirus	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Smallpox (Vaccinia)	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Tdap	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Tdap and Td Vaccines and Pregnancy	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Tetanus, Diphtheria, Pertussis	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Typhoid	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Varicella (Chickenpox)	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Yellow Fever	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Herpes Zoster	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.
Zoster (Shingles)	As recommended and in doses advised by the Advisory Committee on Immunization Practices of the CDC and covered at 100% in-network rates.