SUMMARY OF MEC 1 BENEFITS

This Summary of Benefits is only intended to provide an outline of the benefits provided in the Plan. See the specific benefit under the Covered Medical Benefits and Prescription Drug sections as well as the Medical and Prescription Exclusions and Limitations sections in this document for complete details.

Plan Members can visit the First Health, Limited Benefit Plan, PPO Network website at www.firsthealthlbp.com or call 1-800-226-5116 for a list of in network participating providers for the Plan. Out of Network Providers are not covered by the Plan.

All prescriptions must be filled by a participating pharmacy. View the list of participating pharmacies, formularies, and available medications by downloading the "The Health Wallet" app from the Apple App Store or Google Play Store or call 855-798-2538. Out of Network Pharmacies are not covered by the Plan.

The services that are eligible under the Plan are limited to the following:

Benefit Description	Subject to Benefit Year Deductible	You Pay, When Using a Participating Provider	Benefit Year Visit/Service Limit	Additional Limitations and Explanations
Preventive Care Services	No	\$0	None	Limited to specific services noted in the Covered Medical Benefits section of this document and required by the Patient Protection and Affordable Care Act. * If a Plan Member receives
				covered Preventive Care Services at an in-network Hospital or in-network ambulatory surgical center and some of the covered services are performed by out-of- network providers (such as professional readings of covered testing, anesthesia,
				etc.) those out-of-network services will be considered at the in-network rate.
Benefit Description	Subject to Benefit Year Deductible	You Pay, When Using a Participating Pharmacy	Benefit Year Visit/Service Limit	Additional Limitations and Explanations
\$0 ACA MEC Formulary Prescriptions* View the list of participating pharmacies, formularies, and	No	\$0	None	Limited to specific prescriptions noted in the Prescription section of this document and required by the Patient Protection and Affordable Care Act *. Must be included on the

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available medications by	\$0 ACA MEC Formulary of
downloading the "The	approved drugs.
Health Wallet" app from	
the Apple App Store or	
Google Play Store	
or call 855-798-2538.	

^{*}Copies of the preventive care recommendations and guidelines may be reviewed at:

- www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/
- www.healthcare.gov/coverage/preventive-care-benefits/