BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Deductible	NONE	NONE
Out-of-Pocket Maximum	\$6,350 Single/ \$12,700 Family	NONE
HOSPITAL INPATIENT FACILITY - NON MATERNITY		
Medical/Surgical	\$250 copay per admit	\$2,000 copay per admit, then 40% coinsurance
Skilled Nursing Facility	\$250 copay per admit (60 DAY LIMIT)	NOT COVERED
LTAC & Rehabilitation	\$250 copay per admit (60 DAY LIMIT)	NOT COVERED
23 Hour Observation	\$250 copay per admit	\$2,000 copay per admit, then 40% coinsurance
HOSPITAL INPATIENT FACILITY - MATERNITY		
Maternity	\$250 copay per admit	NOT COVERED
Birthing Center	25% coinsurance	NOT COVERED
MENTAL HEALTH & ADDICTION		
Inpatient Hospital Admission	\$250 copay per admit	\$2,000 copay per admit, then 40% coinsurance
Partial Hospital Admission	\$250 copay per admit	NOT COVERED
Residential Treatment	\$250 copay per admit	NOT COVERED
Intensive Outpatient Program	\$250 copay per admit	NOT COVERED
Outpatient Visits	\$20 copay (NO COPAY FIRST 5 VISITS)	NOT COVERED
HOSPITAL OUTPATIENT FACILITY		
Emergency Room	\$350 copay	\$350 copay
Surgery	\$250 copay	NOT COVERED
Cardio/Pulmonary Rehabilitation (after discharge from an	\$40 copay (30 VISIT LIMIT)	NOT COVERED
inpatient Hospital admission)	1340 copay (30 visit Lilviit)	INOT COVERED
Diabetic Education	NO COPAY	NOT COVERED
Dialysis	NO COPAY	NOT COVERED
Lab/Pathology (for Hospital-based preoperative/diagnostic	\$15 copay	NOT COVERED
services only)	313 copay	
PT/OT/ST (after discharge from an inpatient Hospital admission)	\$30 copay (30 VISIT LIMIT)	NOT COVERED
Radiology - General	\$45 copay per visit	NOT COVERED
Radiology - CT/MRA/MRI	\$125 copay per visit	NOT COVERED
Radiology - PET/PET CT	\$225 copay per visit	NOT COVERED
Interventional Radiology and Diagnostic Radiology Services only performed in a Hospital Outpatient setting	\$250 copay per visit	NOT COVERED
Other	25% coinsurance	NOT COVERED

NON HOSPITAL FREE STANDING FACILITY		
Surgery	\$150 copay	NOT COVERED
Cardio/Pulmonary Rehabilitation	\$30 copay (30 VISIT LIMIT)	NOT COVERED
Dialysis	NO COPAY	NOT COVERED
Lab/Pathology	NO COPAY	NOT COVERED
Radiology - General	\$20 copay per visit	NOT COVERED
Radiology - CT/MRA/MRI	\$125 copay per visit	NOT COVERED
Radiology - PET/PET CT	\$175 copay per visit	NOT COVERED
Interventional Radiology Services	\$150 copay per visit	NOT COVERED
Physical Therapy - Post Surgery	\$0 copay (30 VISITS PER EVENT)	NOT COVERED
Physical Therapy	\$0 copay	NOT COVERED
Occupational Therapy/Speech Therapy	\$20 copay (30 VISIT LIMIT)	NOT COVERED
Sleep Center	\$125 copay	NOT COVERED

PROFESSIONAL SERVICES		
Inpatient services	NO COPAY	NOT COVERED
Office Visit - PCP	\$20 copay per visit	NOT COVERED
Office Visit - Specialist	\$30 copay per visit	NOT COVERED
Chiropractor	\$25 copay per visit	NOT COVERED
Vision Exams	\$40 copay per visit	NOT COVERED
Hearing and Speech Exams	\$40 copay per visit	NOT COVERED
Urgent Care Visit	\$40 copay per visit includes all covered services	NOT COVERED
Allergy Testing/Immunotherapy	\$7 copay per test type/injection	NOT COVERED
Chemotherapy	\$7 copay per visit	NOT COVERED
Dialysis Management	NO COPAY	NOT COVERED
Lab/Pathology	NO COPAY	NOT COVERED
Injections	NO COPAY	NOT COVERED
IV Treatment	\$7 copay per visit	NOT COVERED
Nerve conduction studies	\$7 copay per visit	NOT COVERED
Pulmonary Test	\$7 copay per visit	NOT COVERED
Pulmonary Treatment	\$5 copay per procedure	NOT COVERED
Radiation therapy	\$7 copay per visit	NOT COVERED
Radiology - General (in select physician offices)	\$30 copay per visit	NOT COVERED
Radiology - CT/MRA/MRI (in select physician offices)	\$125 copay per visit	NOT COVERED
Radiology - PET/ PET CT (in select physician offices)	\$225 copay per visit	NOT COVERED
Surgery in office	\$7 copay per procedure	NOT COVERED

All other Physician office procedures	\$7 copay per procedure	NOT COVERED

PREVENTIVE SERVICES		
Immunizations for Adults & Children	NO COPAY	NOT COVERED
Well Baby/Child Exams	NO COPAY	NOT COVERED
Wellness/Physical Exams	NO COPAY	NOT COVERED
Colonoscopy/Sigmoidoscopy	NO COPAY (AGES 50-74)	NOT COVERED
Mammogram	NO COPAY	NOT COVERED
Dexascan	NO COPAY	NOT COVERED
Nutritional Counseling	NO COPAY	NOT COVERED

PRESCRIPTION DRUGS		
Culinary Pharmacy (select medications available)	NO COPAY	NOT COVERED
Tier 1 - Generic	\$10 copay	NOT COVERED
Tier 2 - Formulary	\$30 copay	NOT COVERED
Tier 3 - Non Formulary	\$50 copay	NOT COVERED

OTHER		
Ambulance	25% coinsurance	
Compression Stockings	\$22 copay per pair (3 PAIR PER YEAR)	NOT COVERED
Diabetic Shoes	\$55 copay per pair (2 PAIR PER YEAR)	NOT COVERED
Diabetic Supplies	NO COPAY	NOT COVERED
DME & Medical Supplies	25% coinsurance	NOT COVERED
Glasses/Contact Lenses	\$150 maximum benefit every 2 years	NOT COVERED
Hearing Aids	\$300 maximum benefit every 5 years	
Home Health	\$15 per day (60 VISIT LIMIT)	NOT COVERED
Home Infusion Therapy	NO COPAY	NOT COVERED
Hospice - Inpatient and Outpatient	NO COPAY	NOT COVERED
Mastectomy Bra	\$12 copay per item (\$350 MAX PER YEAR)	NOT COVERED
Orthotic Shoe Inserts - Non Diabetic	\$10 per pair copay	NOT COVERED
	(1 PAIR OR 2 INSERTS EVERY 5 YEARS)	
Prosthetic & Orthotic Appliances	25% coinsurance	NOT COVERED