

Effective Date 1/1/2023		Health Plan Core HMO		Ref RQ-175105	
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,					
<ul style="list-style-type: none">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, andDependent children who are under the age of twenty-six (26) are eligible to enroll in this plan.					
Benefits		Inside Network			
Plan deductible		Individual deductible: \$500 per calendar year Family deductible: \$1,000 per calendar year			
Individual deductible carryover		4th quarter carryover applies			
Plan coinsurance		Plan pays 90%, you pay 10%			
Deductible and/or coinsurance waiver riders		1st 4 visits per calendar year are not subject to deductible and/or coinsurance. Lab and xray services covered in full up to \$500 per calendar year.			
Out-of-pocket limit		Individual out-of-pocket limit: \$5,000 Family out-of-pocket limit: \$10,000 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)		\$20 copay, deductible and coinsurance apply			
Hospital services		Inpatient services: Deductible and coinsurance apply Outpatient surgery: \$20 copay, deductible and coinsurance apply			
Prescription drugs (some injectable drugs may be covered under Outpatient services)		Preferred generic/preferred brand \$20/\$40 copay per 30 day supply			
Prescription mail order		2 x prescription cost share per 90 day supply			
Acupuncture		Covered up to 12 visits per calendar year \$20 copay, deductible and coinsurance apply			
Ambulance services		Plan pays 80%, you pay 20%			
Chemical dependency		Inpatient: Deductible and coinsurance apply Outpatient: \$20 copay, deductible and coinsurance apply			
Devices, equipment and supplies <ul style="list-style-type: none">Durable medical equipmentOrthopedic appliancesPost-mastectomy bras limited to two (2) every six (6) monthsOstomy suppliesProsthetic devices		Covered at 80%			
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: Covered in full up to \$500 per calendar year, then deductible and coinsurance apply 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)	\$200 copay at a designated facility \$200 copay at a non designated facility Deductible and coinsurance apply
Hearing exams (routine)	\$20 copay, deductible and coinsurance apply
Hearing hardware	Not covered
Home health services	Covered in full. No visit limit.
Hospice services	Covered in full
Infertility services	Not covered
Manipulative therapy	Covered up to 10 visits per calendar year without prior authorization \$20 copay, deductible and coinsurance apply
Massage services	See Rehabilitation services
Maternity services	Inpatient: Deductible and coinsurance apply Outpatient: \$20 copay, deductible and coinsurance apply. Routine care not subject to outpatient services copay.
Mental Health	Inpatient: Deductible and coinsurance apply Outpatient: \$20 copay, deductible and coinsurance apply
Naturopathy	Covered up to 3 visits per medical diagnosis per calendar year without prior authorization; additional visits when approved by the plan \$20 copay, deductible and coinsurance apply
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)	Not covered
Organ transplants	Unlimited, no waiting period Inpatient: Deductible and coinsurance apply Outpatient: \$20 copay, deductible and coinsurance apply
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: 30 days per calendar year. Services with mental health diagnoses are covered with no limit. Deductible and coinsurance apply Outpatient: 45 visits per calendar year. Services with mental health diagnoses are covered with no limit. \$20 copay, deductible and coinsurance apply
Skilled nursing facility	Up to 60 days per calendar year, deductible and coinsurance apply
Sterilization (vasectomy, tubal ligation)	Covered in full
Temporomandibular Joint (TMJ) services	Inpatient: Deductible and coinsurance apply Outpatient: \$20 copay, deductible and coinsurance apply
Tobacco cessation counseling	Quit for Life Program - covered in full
Routine vision care (1 visit every 12 months)	\$20 copay, deductible and coinsurance waived
Optical hardware Lenses, including contact lenses and frames	Not covered
Virtual Care Including Telemedicine, Telephone Services and Online (E-Visits)	Covered in full

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