

GOLD 80 PPO 0/30 + CHILD DENTAL

FEATURES	Participating providers (in-network) ¹	Non-participating providers (out-of-network) ¹
	MEMBER PAYS	MEMBER PAYS
PLAN DEDUCTIBLE Embedded	\$0	Individual — \$1,000 ² Family — \$2,000 ²
OUT-OF-POCKET MAXIMUM Embedded	Individual — \$6,750 ³ Family — \$13,500 ³	Individual — \$13,500 ^{2,3} Family — \$27,000 ^{2,3}
IN THE MEDICAL OFFICE Primary care visits Urgent care visits Specialty office visits Preventive exams, vaccines (immunizations) Prenatal care Postpartum care Well-child preventive care visits Allergy injections Infertility services Physical, occupational, and speech therapy Most laboratory tests Most X-rays and diagnostic testing Most MRI/CT/PET scans Outpatient surgery (per procedure)	\$30 \$30 \$55 \$0 ⁴ \$0 ^{5,6,7} \$0 ⁵ \$0 20% 50% ⁸ \$30 \$35 \$55 20% 20%	40% (after deductible) 40% (after deductible) 40% (after deductible) 40% ⁴ 40% ^{5,6,7} 40% ⁵ 40% 40% (after deductible) Not covered 40% (after deductible) 40% (after deductible) 40% (after deductible) 40% (after deductible) 40% (after deductible)
EMERGENCY SERVICES Emergency Department visits (waived if admitted directly to hospital) Ambulance	\$325 \$250	\$325 \$250
PRESCRIPTIONS Generic drugs (up to a 30-day supply) Brand-name drugs (up to a 30-day supply) Specialty drugs (up to a 30-day supply)		\$15 ^{9,10} \$55 ^{9,10} 20% per prescription up to \$250 maximum ^{10,11}
HOSPITAL CARE Physicians' services, room and board, tests, medications, supplies, therapies, birth services Skilled nursing facility care (up to 100 days per benefit period)	20% 20%	40% (after deductible) 40% (after deductible)
MENTAL HEALTH SERVICES In the medical office In the hospital	\$30 20%	40% (after deductible) 40% (after deductible)
CHEMICAL DEPENDENCY SERVICES In the medical office In the hospital (detoxification only)	\$30 20%	40% (after deductible) 40% (after deductible)
OTHER Chiropractic and acupuncture Certain durable medical equipment (DME) (supplemental and base) Certain prosthetic and orthotic devices Pediatric optical (eyewear) Pediatric vision exam Adult optical (eyewear) Adult vision exam (for eye refraction) Home health care (up to 100 visits per year) Hospice care	\$30 per visit (acupuncture services only) 20% ^{12,13} 20% 1 pair of eyeglasses or contact lenses per year ¹⁴ \$0 Not covered \$0 20% ¹⁵ \$0	40% per visit (after deductible) (acupuncture services only) 40% (after deductible) ^{12,13} 40% (after deductible) 20% (after deductible) ¹⁴ \$0 (after deductible) Not covered Not covered 40% (after deductible) ¹⁵ 40% (after deductible)

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- ¹Payments are based upon the maximum allowable charge for covered services. Maximum allowable charge means the lesser of: the usual, customary, and reasonable charges; the negotiated rate; or the actual billed charges. The maximum allowable charge may be less than the amount actually billed by the provider. Covered persons may be responsible for payment of any amounts in excess of the maximum allowable charge for a covered service.
- ²This plan has an embedded deductible and out-of-pocket maximum. Each family member will begin paying copays or coinsurance after meeting his or her individual deductible, or when the family deductible is satisfied. Individual family members are no longer subject to cost sharing when they reach their individual out-of-pocket maximum, or when the family out-of-pocket maximum is met.
- ³Covered charges incurred toward satisfaction of the out-of-pocket maximum at the non-participating providers level will not accumulate toward satisfaction of the out-of-pocket maximum on the PHCS network level. Likewise, covered charges incurred toward satisfaction of the out-of-pocket maximum on the PHCS network level will not accumulate toward satisfaction of the out-of-pocket maximum on the non-participating providers level.
- ⁴Preventive lab tests, X-rays, and immunizations are covered as part of the preventive exam.
- ⁵Scheduled prenatal visits and the first postpartum visit
- ⁶Routine prenatal care office visits are covered as required under the Affordable Care Act (ACA). This includes the initial and subsequent histories, physical examinations, recording of weight, blood pressures, fetal heart tones, and routine chemical urinalysis.
- ⁷Delivery and inpatient care for mother and baby are covered under your inpatient services benefit. For a complete understanding of birth services, please see your KPIC *Certificate of Insurance*.
- ⁸Benefits payable for treatment of infertility are limited to \$1,000 per year for services provided by PHCS network providers. Infertility includes GIFT. In vitro fertilization is not covered. Benefits payable for diagnosis of infertility will be covered on the same basis as any other illness.
- ⁹Insured is responsible for paying the brand-name copay plus the difference in cost between the generic drug and the brand-name drug when the insured requests a brand-name drug and a generic version is available.
- ¹⁰Your plan has an open drug formulary, however, select prescription drugs may be excluded from coverage. Please refer to your KPIC *Certificate of Insurance* for a complete list of limitations and exclusions. Regardless of your provider, prescriptions must be filled at a MedImpact participating pharmacy. Please call MedImpact at 800-788-2949 for a participating pharmacy.
- ¹¹For PPO plans, specialty drugs includes self-administered injectables. Self-administered injectable medications are covered under this plan, are limited to a 30-day maximum supply, and are not available under the mail-order service. Prescriptions for insulin are covered under the brand or generic cost share amounts.
- ¹²Both base and supplemental DME are covered. Supplemental DME is limited to a combined maximum benefit of \$2,000 per year for services from the PHCS network and non-participating providers, excluding diabetic testing supplies and equipment.
- ¹³Diabetic equipment and supplies are limited to infusion set and syringe with needle for external insulin pumps, testing strips, lancets, skin barrier, adhesive remover wipes, and transparent film. Coinsurance amounts are based on actual billed charges and are not subject to the DME maximum limit of \$2,000 per year.
- ¹⁴Under age 19
- ¹⁵Limit does not apply to physical, occupational, and speech therapist visits in the home.