

Schedule of Benefits

In-Network benefits are based on the Exclusive Provider Organization's approved amount. This Policy does not pay benefits for Covered Medical Expenses from an Out-of-Network provider, except for Emergency Services. Benefits are determined after any applicable Deductible and Coinsurance and are subject to General Exclusions and other applicable limitations.

***Deductible**

- Individual
- Family, embedded

"Embedded" = If the policy is covering a family, the amount of Covered Expenses can be satisfied by any combination of family members, but any one individual cannot contribute more than the Individual Deductible amount. An individual family member may be entitled to benefits before the Family Deductible is satisfied if that family member satisfies the Individual Deductible.

****Cost Sharing Maximum**

- Individual
- Family, embedded

Deductible, Coinsurance, and Copays apply to the Cost Sharing Maximum.

"Embedded" = If the policy is covering a family, the amount of Covered Expenses can be satisfied by any combination of family members, but any one individual cannot contribute more than the Individual Deductible amount. An individual family member may be entitled to benefits before the Family Deductible.

| Benefits | In-Network | Out-of-Network |
|---|----------------------------------|----------------------------------|
| *Individual Deductible | \$7,500 | N/A |
| *Family deductible | \$15,000 | N/A |
| Coinsurance - plan pays | 50% after deductible | 50% after deductible |
| Coinsurance - you pay | 50% after deductible | 50% after deductible |
| **Individual total out-of-pocket max | \$9,400 | N/A |
| **Family total out-of-pocket max | \$18,800 | N/A |
| Lifetime maximum | Unlimited | Unlimited |
| Services | <u>You Pay</u> In-Network | <u>You Pay</u> Out-of-Network |
| Abortion for Which Public Funding is Prohibited | Not covered | Not covered |
| Acupuncture | Not covered | Not covered |
| Allergy Testing | 50% coinsurance after deductible | Not covered |
| Bariatric Surgery | Not covered | Not covered |

| Services | You Pay In-Network | You Pay Out-of-Network |
|---|----------------------------------|----------------------------------|
| Chemotherapy | 50% coinsurance after deductible | Not covered |
| Chiropractic Care (See outpatient rehab & habilitation limits) | 50% coinsurance after deductible | Not covered |
| Cosmetic Surgery | Not covered | Not covered |
| Delivery and All Inpatient Services for Maternity Care | 50% coinsurance after deductible | Not covered |
| Diabetes Education | 50% coinsurance after deductible | Not covered |
| Dialysis | 50% coinsurance after deductible | Not covered |
| Durable Medical Equipment | 50% coinsurance after deductible | Not covered |
| Emergency Room Services | 50% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency Transportation/Ambulance | 50% coinsurance after deductible | 50% coinsurance after deductible |
| Gender Affirming Care | Not covered | Not covered |
| Habilitation Services (35 visits per year, separate from rehab) | \$50.00 | Not covered |
| Hearing Aids | 50% coinsurance after deductible | Not covered |
| Home Health Care Services (60 visits per year) | 50% coinsurance after deductible | Not covered |
| Hospice Services | 50% coinsurance after deductible | Not covered |
| Imaging (CT/PET Scans, MRIs) | 50% coinsurance after deductible | Not covered |
| Infertility Treatment | Not covered | Not covered |
| Infusion Therapy | 50% coinsurance after deductible | Not covered |
| Inpatient Hospital Services (e.g., Hospital Stay) | 50% coinsurance after deductible | Not covered |
| Inpatient Physician and Surgical Services | 50% coinsurance after deductible | Not covered |
| Laboratory Outpatient and Professional Services | 50% coinsurance after deductible | Not covered |
| Long-Term/Custodial Nursing Home Care | Not covered | Not covered |
| Mental Health/Substance Abuse Care Visits | \$50.00 | Not covered |

| Services | You Pay In-Network | You Pay Out-of-Network |
|---|----------------------------------|------------------------|
| Mental/Behavioral Health Inpatient Services | 50% coinsurance after deductible | Not covered |
| Mental/Behavioral Health Outpatient Services | \$50.00 | Not covered |
| Nutritional Counseling | Not covered | Not covered |
| Other Practitioner Office Visit (Nurse, Physician Assistant) | \$100.00 | Not covered |
| Outpatient Facility Fee (e.g., Ambulatory Surgery Center) | 50% coinsurance after deductible | Not covered |
| Outpatient Rehabilitation Services (35 visits per year, incl. Chiro) | \$50.00 | Not covered |
| Outpatient Surgery Physician/Surgical Services | 50% coinsurance after deductible | Not covered |
| Prenatal and Postnatal Care | \$50.00 | Not covered |
| Preventive Care/Screening/Immunization | No charge | Not covered |
| Primary Care Visit to Treat an Injury or Illness | \$50.00 | Not covered |
| Private Duty Nursing | Not covered | Not covered |
| Prosthetic Devices | 50% coinsurance after deductible | Not covered |
| Radiation | 50% coinsurance after deductible | Not covered |
| Reconstructive Surgery | 50% coinsurance after deductible | Not covered |
| Rehabilitative Occupational and Rehabilitative Physical Therapy | \$50.00 | Not covered |
| Rehabilitative Speech Therapy | \$50.00 | Not covered |
| Routine Foot Care | Not covered | Not covered |
| Skilled Nursing Facility (25 visits per year) | 50% coinsurance after deductible | Not covered |
| Specialist Visit | \$100.00 | Not covered |
| Substance Abuse Disorder Inpatient Services | 50% coinsurance after deductible | Not covered |
| Substance Abuse Disorder Outpatient Services | \$50.00 | Not covered |

| Services | You Pay In-Network | You Pay Out-of-Network |
|---|----------------------------------|------------------------|
| Tobacco Cessation | No charge | Not covered |
| Transplant | 50% coinsurance after deductible | Not covered |
| Treatment for Temporomandibular Joint Disorders | 50% coinsurance after deductible | Not covered |
| Urgent Care Center or Facilities | \$75.00 | Not covered |
| Virtual Care - Primary Care Visit | \$25.00 | Not covered |
| Virtual Care - Specialist Visit | \$50.00 | Not covered |
| Virtual Care - Urgent Care | \$75.00 | Not covered |
| Weight Loss Programs | Not covered | Not covered |
| Well Baby Visits and Care | No charge | Not covered |
| X-rays and Diagnostic Imaging | 50% coinsurance after deductible | Not covered |
| Generic Drugs | \$25.00 | Not covered |
| Preferred Brand Drugs | \$50.00 copay after deductible | Not covered |
| Non-Preferred Brand Drugs | \$100.00 copay after deductible | Not covered |
| Specialty Drugs | \$500.00 copay after deductible | Not covered |
| Accidental Dental | 50% coinsurance after deductible | Not covered |
| Dental Check-Up for Children | Not covered | Not covered |
| Basic Dental Care - Child | Not covered | Not covered |
| Major Dental Care - Child | Not covered | Not covered |
| Orthodontia - Child | Not covered | Not covered |
| Routine Dental Services (Adult) | Not covered | Not covered |
| Basic Dental Care - Adult | Not covered | Not covered |
| Major Dental Care - Adult | Not covered | Not covered |
| Orthodontia - Adult | Not covered | Not covered |

| Services | You Pay In-Network | You Pay Out-of-Network |
|---|----------------------------------|------------------------|
| Eyeglasses for Children (1 item per Plan year) | 50% coinsurance after deductible | Not covered |
| Routine Eye Exam (Adult) | Not covered | Not covered |
| Routine Eye Exam for Children (1 exam per Plan year) | \$50.00 | Not covered |