

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	Indian Health Care Provider (IHCP)	Ascension Network	Out-of-Network
*Individual Deductible	\$0	\$1,500	N/A
*Family Deductible	\$0	\$3,000	N/A
Coinsurance - plan pays	100%	75% after deductible	75% after deductible
Coinsurance - you pay	0%	25% after deductible	25% after deductible
**Individual total out-of-pocket max	N/A	\$8,700	N/A
**Family total out-of-pocket max	N/A	\$17,400	N/A
Lifetime maximum	Unlimited	Unlimited	Unlimited
Services	Indian Health Care Provider (IHCP)	Ascension Network	Out-of-Network
Abortion for Which Public Funding is Prohibited	Not covered	Not covered	Not covered
Acupuncture	Not covered	Not covered	Not covered
Allergy Testing	No charge	25% after deductible	Not covered



US Health and Life
US HEALTH AND LIFE INSURANCE COMPANY

Services	Indian Health Care Provider (IHCP)	Ascension Network	Out-of-Network
Bariatric Surgery	Not covered	Not covered	Not covered
Chemotherapy	No charge	25% after deductible	Not covered
Chiropractic Care (See outpatient rehab & habilitation limits)	No charge	25% after deductible	Not covered
Cosmetic Surgery	Not covered	Not covered	Not covered
Delivery and All Inpatient Services for Maternity Care	No charge	25% after deductible	Not covered
Diabetes Education	No charge	25% after deductible	Not covered
Dialysis	No charge	25% after deductible	Not covered
Durable Medical Equipment	No charge	25% after deductible	Not covered
Emergency Room Services	No charge	25% after deductible	25% after deductible
Emergency Transportation/Ambulance	No charge	25% after deductible	25% after deductible
Gender Affirming Care	Not covered	Not covered	Not covered
Habilitation Services (35 visits per year, separate from rehab)	No charge	\$30.00	Not covered
Hearing Aids	No charge	25% after deductible	Not covered
Home Health Care Services (60 visits per year)	No charge	25% after deductible	Not covered
Hospice Services	No charge	25% after deductible	Not covered
Imaging (CT/PET Scans, MRIs)	No charge	25% after deductible	Not covered
Infertility Treatment	Not covered	Not covered	Not covered
Infusion Therapy	No charge	25% after deductible	Not covered
Inpatient Hospital Services (e.g., Hospital Stay)	No charge	25% after deductible	Not covered
Inpatient Physician and Surgical Services	No charge	25% after deductible	Not covered
Laboratory Outpatient and Professional Services	No charge	25% after deductible	Not covered
Long-Term/Custodial Nursing Home Care	Not covered	Not covered	Not covered



US Health and Life
US HEALTH AND LIFE INSURANCE COMPANY

Services	Indian Health Care Provider (IHCP)	Ascension Network	Out-of-Network
Mental Health/Substance Abuse Care Visits	No charge	\$30.00	Not covered
Mental/Behavioral Health Inpatient Services	No charge	25% after deductible	Not covered
Mental/Behavioral Health Outpatient Services	No charge	\$30.00	Not covered
Nutritional Counseling	Not covered	Not covered	Not covered
Other Practitioner Office Visit (Nurse, Physician Assistant)	No charge	\$60.00	Not covered
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	No charge	25% after deductible	Not covered
Outpatient Rehabilitation Services (35 visits per year, incl. Chiro)	No charge	\$30.00	Not covered
Outpatient Surgery Physician/Surgical Services	No charge	25% after deductible	Not covered
Prenatal and Postnatal Care	No charge	\$30.00	Not covered
Preventive Care/Screening/Immunization	No charge	No charge	Not covered
Primary Care Visit to Treat an Injury or Illness	No charge	\$30.00	Not covered
Private Duty Nursing	Not covered	Not covered	Not covered
Prosthetic Devices	No charge	25% after deductible	Not covered
Radiation	No charge	25% after deductible	Not covered
Reconstructive Surgery	No charge	25% after deductible	Not covered
Rehabilitative Occupational and Rehabilitative Physical Therapy	No charge	\$30.00	Not covered
Rehabilitative Speech Therapy	No charge	\$30.00	Not covered
Routine Foot Care	Not covered	Not covered	Not covered
Skilled Nursing Facility (25 visits per year)	No charge	25% after deductible	Not covered
Specialist Visit	No charge	\$60.00	Not covered
Substance Abuse Disorder Inpatient Services	No charge	25% after deductible	Not covered



US Health and Life
US HEALTH AND LIFE INSURANCE COMPANY

Services	Indian Health Care Provider (IHCP)	Ascension Network	Out-of-Network
Substance Abuse Disorder Outpatient Services	No charge	\$30.00	Not covered
Tobacco Cessation	No charge	No charge	Not covered
Transplant	No charge	25% after deductible	Not covered
Treatment for Temporomandibular Joint Disorders	No charge	25% after deductible	Not covered
Urgent Care Centers or Facilities	No charge	\$45.00	Not covered
Virtual Care - Primary Care Visit	No charge	\$15.00	Not covered
Virtual Care - Specialist Visit	No charge	\$30.00	Not covered
Virtual Care - Urgent Care	No charge	\$60.00	Not covered
Weight Loss Programs	Not covered	Not covered	Not covered
Well Baby Visits and Care	No charge	No charge	Not covered
X-rays and Diagnostic Imaging	No charge	25% after deductible	Not covered
Generic Drugs	No charge	\$15.00	Not covered
Preferred Brand Drugs	No charge	\$30.00	Not covered
Non-Preferred Brand Drugs	No charge	\$60.00	Not covered
Specialty Drugs	No charge	\$250.00	Not covered
Accidental Dental	No charge	25% after deductible	Not covered
Dental Check-Up for Children	Not covered	Not covered	Not covered
Basic Dental Care - Child	Not covered	Not covered	Not covered
Major Dental Care - Child	Not covered	Not covered	Not covered
Orthodontia - Child	Not covered	Not covered	Not covered
Routine Dental Services (Adult)	Not covered	Not covered	Not covered
Basic Dental Care - Adult	Not covered	Not covered	Not covered
Major Dental Care - Adult	Not covered	Not covered	Not covered



US Health and Life
US HEALTH AND LIFE INSURANCE COMPANY

Ascension
Personalized Care

Standard Gold Limited Cost Sharing

Services	Indian Health Care Provider (IHCP)	Ascension Network	Out-of-Network
Orthodontia - Adult	Not covered	Not covered	Not covered
Eyeglasses for Children (1 item per Plan year)	No charge	25% after deductible	Not covered
Routine Eye Exam (Adult)	Not covered	Not covered	Not covered
Routine Eye Exam for Children (1 exam per Plan year)	No charge	\$30.00	Not covered

