



HDHP (HSA Compatible): Summary of Benefits (100/75 plans)
Includes Plans: 3000A09, 5000A09

This Summary of Benefits is intended to give an overview of the Plan benefits. In the event that this summary and the Policy differ, the Policy, or the associated benefit Riders will govern. Authorization may be required on some services/procedures. Limitations may exist for some benefits.

For a complete description of benefits, including exclusions and limitations, review the Policy.

NETWORK BENEFITS

Annual Deductible <i>(Note: This is a Calendar Year Deductible)</i>	\$3,000, per Covered Person, not to exceed \$6,000 for all Covered Persons in a family OR \$5,000, per Covered Person, not to exceed \$10,000 for all Covered Persons in a family
Out-of-Pocket Maximum <i>(Note: This does NOT include the Annual Deductible)</i>	\$0 per Covered Person, not to exceed \$0 for all Covered Persons in a family
Maximum Policy Benefit	No Maximum Policy Benefit

SERVICES (as outlined in Policy)

YOUR COPAYMENT AMOUNT

Physician's Office Services	PCP and Specialist – 0% after Deductible
Outpatient Surgery, Diagnostic and Therapeutic	0% after Deductible (*Certain Preventive Health Services are Covered in Full)
Outpatient Laboratory Services	0% after Deductible
CT, Pet Scans, and MRI	0% after Deductible
Eye Examinations	0% after Deductible
Urgent Care Center Services	0% after Deductible
Emergency Health Services	0% after Deductible
Inpatient Hospital Stay	0% after Deductible
Outpatient Prescription Drug <i>(Note: Mandatory Generic Substitution)</i>	0% after Deductible
Ambulance	0% after Deductible
Maternity Services <i>(Must select maternity coverage)</i>	Maternity Benefits are Available for Applicant or Spouse after coverage has been in effect for 12 consecutive mos. Office Visit Specialist – 0% after Deductible No co-insurance applies to Physician office visits for prenatal care after the first visit Inpatient: 0% after Deductible Outpatient: 0% after Deductible
Mental Health Services	Office Visit: 0% after Deductible Inpatient: 0% after Deductible Outpatient: 0% after Deductible
Chemical Dependency Services	Office Visit: 0% after Deductible Inpatient: 0% after Deductible Outpatient: 0% after Deductible
Durable Medical Equipment	0% after Deductible
Prosthetic Devices	0% after Deductible
Home Health Care	0% after Deductible
Hospice Care	0% after Deductible
Injections received in Physician's Office	0% after Deductible per injection
Professional Fees for Surgical and Medical Services	0% after Deductible
Rehabilitation Services – Outpatient Therapy	0% after Deductible
Skilled Nursing Facility / Inpatient Rehabilitation Facility Services	0% after Deductible
Transplantation Services	0% after Deductible

* Preventive Health Services: Cholesterol Tests, Colon Screening, Colonoscopy, Double-contrast Barium Enema, Fecal Occult Blood Test, Flexible Sigmoidoscopy, Mammography, Pap Test, Pelvic Exam, Prostate Exam, PSA Test

NON-NETWORK BENEFITS

Annual Deductible <i>(Note: This is a Calendar Year Deductible)</i>	\$6,000, per Covered Person, not to exceed \$12,000 for all Covered Persons in a family OR \$10,000, per Covered Person, not to exceed \$20,000 for all Covered Persons in a family
Out-of-Pocket Maximum <i>(Note: This does NOT include the Annual Deductible)</i>	\$1,500 per Covered Person, not to exceed \$3,000 for all Covered Persons in a family OR \$2,500 per Covered Person, not to exceed \$5,000 for all Covered Persons in a family
Maximum Policy Benefit	\$5,000,000 per Covered Person per Lifetime
Covered Services <i>(Note: Please see the Policy for a description of benefits that are covered non-network)</i>	25% after non-network Deductible <i>(Note: Covered Benefits performed by non-network providers are subject to Usual and Customary Limits and the non-network providers may balance bill the member)</i>