



QHDHP 90% \$3000 w/ HSA

Preferred Provider Organization
Underwritten by Coventry Health and Life Insurance Company
(d.b.a. HealthAmerica)

DEDUCTIBLES AND MAXIMUMS	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Annual Deductible		
Individual	\$3,000	\$6,000
Family (aggregate)	\$6,000	\$12,000
Out-of-Pocket Maximum (includes copays, deductibles and coinsurance)		
Individual	\$5,000	Unlimited
Family (aggregate)	\$10,000	Unlimited
OUTPATIENT SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Physician Services (for illness or injury)		
Primary Care Visit (PCP)	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Specialist Visit (SCP)	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Preventive Services*		
Gynecological Exam (PCP/SCP)	10%	50% Eligible Charges (after annual deductible)
Well Child Visit (up to age 9, no deductible)	10%	50% Eligible Charges
Adult Physical Visit	10%	50% Eligible Charges (after annual deductible)
Routine Pediatric Immunizations	10%	50% Eligible Charges
Hearing Exams (under age 10)	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Routine Mammograms (<i>Reimbursement limited to 130% of Medicare</i>)	\$30 Copay	\$30 Copay
Allergy Testing & Injections (Serum is NOT covered)	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Chiropractic Care	Not Covered	Not Covered
Outpatient Surgery	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Lab Services	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Diagnostic X-ray	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Radiology (CAT, MRI, Ultrasound)	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
HOSPITAL SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Hospital Care		
Semi-private room (private room if medically necessary)	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Physician and Surgeon Fees	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Surgery	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Lab and X-ray services	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
All Medically Necessary Ancillary Services	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Anesthesia	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Administration of Blood	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Blood Products	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Therapy Services (Chemotherapy & Radiation Therapy)	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
MATERNITY SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Pregnancy Care & Delivery	Not Covered (except for complications)	
FAMILY PLANNING	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Infertility Counseling/Testing/Services		Not Covered
Tubal Ligation/Vasectomy		Not Covered
PRESCRIPTION DRUGS	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
(Includes oral contraceptives & managed formulary. Mandatory generic substitution may apply.)	\$10 Generic Copay/\$30 Brand Copay/\$50 Non-Formulary Copay (after annual deductible)	
EMERGENCY CARE	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Emergency Room Services	10% (after annual deductible)	
REHABILITATION SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Occupational, Speech, Physical Therapy	10% (after annual deductible)	50% Eligible Charges (after annual deductible)
	<i>45 inpatient days per contract year 24 outpatient visits per contract year</i>	

MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES		Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
General Mental Illness:			
Inpatient		Not Covered	
Physician Services (Outpatient)		10 visits per contract year	
Biologically Based Mental Illness:			
Inpatient		10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Physician Services (Outpatient)		10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Substance Abuse:			
Inpatient Detoxification		10% (after annual deductible)	50% Eligible Charges (after annual deductible)
		7 days per admission 4 admissions benefit maximum	
Inpatient Rehabilitation		10% (after annual deductible)	50% Eligible Charges (after annual deductible)
		30 days per contract year 90 days benefit maximum	
Outpatient Visits and Transitional Partial Hospitalization		10% (after annual deductible)	50% Eligible Charges (after annual deductible)
		60 visits per contract year 120 visits benefit maximum 30 outpatient visits may be exchanged on a two-for-one basis for up to 15 additional non-hospital residential or inpatient treatment days	
OTHER BENEFITS		Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Claim Forms Required		No	Yes
Durable Medical Equipment (DME) – Limited to once every 2 years for irreparable damage and/or normal wear.		50% (after annual deductible)	50% Eligible Charges (after annual deductible)
		\$2,000 lifetime maximum	
Corrective Appliances		50% (after annual deductible)	50% Eligible Charges (after annual deductible)
		\$2,000 lifetime maximum	
Home Health Care Services		10% (after annual deductible)	50% Eligible Charges (after annual deductible)
		120 visits per contract year	
Hospice Care		10% (after annual deductible)	50% Eligible Charges (after annual deductible)
		\$7,500 lifetime maximum	
Skilled Nursing Facility		10% (after annual deductible)	50% Eligible Charges (after annual deductible)
		50 days per contract year	
Dental Services			
Emergency treatment of dental injury		10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Removal of Third Molars		10% (after annual deductible)	50% Eligible Charges (after annual deductible)
Vision Services		Vision One Eyecare Program®: Receive immediate savings on all eye care needs--discounts on frames, lenses, disposable contacts, and even LASIK surgery--at participating providers through the EyeMed Vision Care network.	
Health Education		Members receive reimbursement of the cost of approved wellness programs offered through local hospitals and organizations.**	
PRECERTIFICATION REQUIREMENT		By Physician	By Patient
Penalty (By Patient)		None	\$0
When using a nonparticipating provider, the member must obtain precertification of nonemergency hospital and other facility (e.g., skilled nursing facilities, rehabilitation facilities, drug and alcohol treatment facilities) admissions, outpatient surgery and certain other services as stated in the Group Contract. If these services or admissions are not precertified, the member may be responsible for an additional financial penalty stated above or, if the service is not medically necessary, 100% of the cost of the services.			
LIFETIME MAXIMUM		Participating: \$4,000,000/Non-Participating: \$500,000	
This is not a contract. It is intended solely to provide you with an overview of the plan. Complete details of benefits, terms and exclusions are governed by your Group Contract. This managed care plan may not cover all your health care expenses. Read your contract carefully to determine which health care services are covered. If you have questions call us at 866.874.2624 in Central/Eastern Pennsylvania, and 866.874.2624 in Western Pennsylvania and Ohio. Benefits are administered on a contract year basis. Coinsurance is based on Eligible Charges as defined in your Certificate of Insurance. For non-participating providers, Eligible Charges are based on the lesser of the provider's billed charges or our Out-of-Network Rate, which is defined in your Certificate of Insurance. In addition to your copay or coinsurance, you are responsible for paying nonparticipating providers the difference between our out-of-network rate and their actual charge for nonemergency services. Your out-of-pocket costs for nonemergency care from nonparticipating providers may be substantial. Dependent Coverage Age Limit is up to 25. *If your Schedule of Benefits indicates that you have a Qualified High Deductible Health Plan, you must consult your group benefit documents for a specific description and the terms and conditions of your coverage for these benefits. Also, some covered services that you receive during a preventive service office visit may not qualify as preventive services under the group contract and, consequently, will be subject to applicable deductibles. In order to be exempt from applicable deductibles, preventive services must qualify as preventive services under the group contract and Section 223 of the Internal Revenue Code. **Reimbursement for Weight Management programs is limited to \$150 per calendar year per member.			