AULTCARE

INDIVIDUAL & FAMILY

Health Benefit Plans for Northeast Ohio

Let us show you.

WHAT DOES AULTCARE OFFER?

As a leader in the healthcare industry for over 30 years, AultCare continues to keep members satisfied through innovative plan designs, superior customer service, and a cost-effective high quality network.

New plans offer:

- Guaranteed coverage / no pre-existing conditions
- Prescription drug benefits
- $0 cost preventive care visits (In-Network)
- $0 cost flu shots (In-Network)
- No forms to complete for claims (In-Network)
- No lifetime dollar maximum limits on covered services

Coverage levels to meet your needs:

- Individual
- Individual and Spouse
- Individual and Child(ren)
- Entire Family

The following services are available 24/7 at www.aultcare.com:

- Access to your healthcare coverage, member ID cards, Explanation of Benefits, Coverage details, Claims & more
- Prescription Plans & Formulary
- Physician's directory with search by name, location or specialty

You can find information about non-covered benefits, practitioner and provider availability, utilization management procedures, pharmaceutical management procedures, and privacy rights at www.aultcare.com or call 330-363-6360.

Meeting your healthcare needs, locally.

AULTCARE CUSTOMER SERVICE

Our Strengths are at your Service:

- REAL people answering the phone when you call
- Calls transferred, on average, in less than 30 seconds
- Local service: 330-363-6360
- 24/7 Nurse hotline: 1-866-422-9603
- Email access: aultcare@aultcare.com
- In-Person access at: 2600 Sixth Street S.W. Canton, Ohio 44710

AULTCARE **continues to develop innovative products & plan designs to meet the needs of area companies & individuals.**

AultCare's Marketplace plans are available in the highlighted counties.

Answering your call in person.

AULTCARE

Helping you navigate the Marketplace

The 2020 Open Enrollment period begins November 1, 2019 and continues through December 15, 2019. A life-changing event may allow you to shop for health plans outside of the Open Enrollment period.

Life-changing events include:

- Marriage
- Birth of a child
- Moving into a new network
- Divorce
- Loss of insurance/job that provided insurance
- Aging out of parent's insurance (26 years of age)

AultCare offers many options in the following metal categories. Review our plans to see which fits your needs. Below is a quick look at the coverage:

Metal Plan	Average Health Plans Payment
Bronze	60%
Silver	70 %
Gold	80 %

What factors affect your health plan costs when shopping on the Marketplace?

- Age
- Family size
- Tobacco use
- Location
- Plan metal level

Dental & Vision options are available with some plans. Be sure to add those to your selections, if needed.

Helping you understand your plan options.

You've selected your plan, what does it include?

New AultCare health plans include:

- Prescription coverage
- Inpatient services
- Outpatient services
- Maternity coverage
- Newborn care services
- Pediatric services
- Emergency services
- In-Network preventive care services such as screenings and physicals
- Ongoing Disease Management
- Urgent Care services
- Laboratory services (blood work, screenings)
- Rehabilitation services
- Substance abuse services
- Mental Health coverage
- Durable medical equipment services

The National Committee for Quality Assurance (NCQA) has awarded AultCare with NCQA Health Plan Accreditation for our Commercial PPO, Commercial HMO and Marketplace PPO products. NCQA is an independent, not-for-profit organization dedicated to assessing and reporting on the quality of managed care plans, managed behavioral healthcare organizations, preferred provider organizations, new health plans, physician organizations, credentials verification organizations, disease management programs and other health-related programs.

ACCREDITED NCQA HEALTH PLAN — COMMERCIAL HMO

ACCREDITED NCQA HEALTH PLAN COMMENDABLE — COMMERCIAL PPO

ACCREDITED NCQA HEALTH PLAN — MARKETPLACE PPO

These NCQA seals represent NCQA Health Plan report card year 2019-2020.

AultCare Insurance Company Individual Marketing Brochure

Please find enclosed, the Schedule of Benefits for this policy. This policy contains exclusions, limitations, reduction of benefits and certain terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, call or write your insurance agent or AultCare Insurance Company.

Listening to your questions.

Bronze 5000 2020 01January
Effective Date: 01/01/2020

BRONZE 5000

MEDICAL BENEFITS	NETWORK	NON-NETWORK
Annual Plan Maximum	**UNLIMITED**	**UNLIMITED**
Annual Deductible per Individual	**$5,000**	**$15,000**
Annual Deductible per Family	**$10,000**	**$30,000**
Maximum Out of Pocket per Individual	**$6,550**	**$24,450**
Maximum Out of Pocket per Family	**$13,100**	**$48,900**
Are Deductible amounts Embedded?		Yes
Are Network and Non-Network Deductibles and Out of Pocket amounts integrated?		No
Are the Out of Pocket amounts Embedded?		Yes
Does the Maximum Out of Pocket Include the Annual Deductible?		Yes
Does the Medical Network Out of Pocket amounts include Prescription Drugs?		Yes
Inpatient Hospital		
Semi-Private Room	**65%[1]**	**45%[2]**
Surgery	**65%[1]**	**45%[2]**
Physician	**65%[1]**	**45%[2]**
Ancillary Services	**65%[1]**	**45%[2]**
Outpatient Services		
Emergency Room (Emergent)	**65%[1]**	**65%[1,8]**
Urgent Care Facility (Emergent)	**65%[1]**	**65%[1,8]**
Same Day Surgery	**65%[1]**	**45%[2]**
Nursing Services		
Home Health Care (Utilization Management approval required)	**65%[1]**	**45%[2]**
- Accumulation Type		Calendar Year
--- Visits 100		
Hospice Care (Utilization Management approval required)	**65%[1]**	**45%[2]**
- Is Bereavement Counseling covered or not covered?		**Covered**
Private Duty Nursing (Utilization Management approval required)	**65%[1]**	**45%[2]**
--- Accumulation Type		Calendar Year
--- Visits 90		
Skilled Nursing Facility (Utilization Management approval required)	**65%[1]**	**45%[2]**
- Accumulation Type		Calendar Year
--- Days 90		

Other Services		
Allergy Tests	**65%[1]**	**45%[2]**
Allergy Extract	**65%[1]**	**45%[2]**
Allergy Injections	**65%[1]**	**45%[2]**
Ambulance	**65%[1]**	**65%[1,8]**
Diagnostic Testing/Laboratory/X-Ray - Office/Outpatient	**65%[1]**	**45%[2]**
Diabetic Supplies	**65%[1]**	**45%[2]**
Diabetes Education/Medical Nutrition Therapy	**65%[1]**	**45%[2]**
--- Notes:		
Additional Preventive services: Preventive Services Nutritional Counseling to prevent obesity in children and to prevent cardiovascular disease in adults with cardiovascular risk factors is limited to a total of 4 visits per benefit period.		
Dialysis	**65%[1]**	**45%[2]**
Durable Medical Equipment	**65%[1]**	**45%[2]**
Maternity Care - Is coverage based on services rendered?		**Yes**
Orthotics/Prosthetics	**65%[1]**	**45%[2]**
Pre-Admission Testing	**65%[1]**	**45%[2]**
Second Surgical Opinion	**Based on Service**	**Based on Service**

Physician's Office		
Primary Care Visit for Illness	**65%[1]**	**45%[2]**
Primary Care Visit for Injury	**65%[1]**	**45%[2]**
Specialist Visit for Illness	**65%[1]**	**45%[2]**
Specialist Visit for Injury	**65%[1]**	**45%[2]**
Telemedicine for General Medicine	**65%[1]**	**45%[2]**
Does Telemedicine include Mental Health/Substance Abuse Psychological services? (If yes, benefit is the same as a PCP office visit).		Yes

Therapy Services		
Cardiac Rehab Inpatient (Phase I)	**65%[1]**	**45%[2]**
Cardiac Rehab Outpatient (Phase II)	**65%[1]**	**45%[2]**
Cardiac Rehab (Phase III) This is not a covered service:		
--- Notes:		
		Outpatient is limited to 36 visits per calendar year.
Chemo and Radiation Therapy	**65%[1]**	**45%[2]**
Habilitative Services	**65%[1]**	**45%[2]**
This plan allows to what age?		No Limit
Speech and Language therapy and/or Occupational therapy, performed by a licensed therapists. This plan allows (visits per year of each service):		20

Clinical Therapeutic Intervention defined as therapies supported by empirical

evidence, which include but are not limited to Applied Behavioral Analysis. This plan allows (hours per week): 20

Also allows Mental/Behavioral Health Outpatient Services performed by a licensed Psychologist, Psychiatrist, or Physician to provide consultation, assessment, development and oversight of treatment plans. :

Manipulation Therapy **65%[1]** **45%[2]**

Accumulation Type: Calendar Year

Manipulation Therapy limit: 12

-- Notes: Modalities are included with Physical Therapy and Occupational Therapy limitations.

Occupational Therapy (Illness/Injury Related) **65%[1]** **45%[2]**

- Accumulation Type Calendar Year

--- Visits 40

--- Are limitations combined with speech therapy? No

--- Are limitations combined with physical therapy? Yes

--- Notes:

Outpatient and office Physical/Occupational therapy (including chiropractic modalities) is limited to 40 visits combined per calendar year.

Physical Therapy (Illness/Injury Related) **65%[1]** **45%[2]**

- Accumulation Type Calendar Year

--- Visits 40

--- Are limitations combined with speech therapy? No

--- Are limitations combined with occupational therapy? Yes

--- Notes:

Outpatient and office Physical/Occupational therapy (including chiropractic modalities) is limited to 40 visits combined per calendar year.

Rehabilitative Therapy **65%[1]** **45%[2]**

- Accumulation Type Calendar Year

--- Days 60

--- Notes:

Physical Rehabilitation Facilities include coverage for Day Rehab Program services subject to combined 60 day limit with inpatient services.

Respiratory Therapy **65%[1]** **45%[2]**

--- Notes:

PULMONARY REHABILITATION: Limited to 20 visits per calendar year; When rendered in the home, Home Care Services limits apply. When rendered as part of physical therapy, the Physical Therapy limit will apply instead of the limit listed here. Includes outpatient short-term respiratory services for conditions which are expected to show significant improvement through short-term therapy. Also covered is inhalation therapy administered in Physician's office including

but are not limited to breathing exercise, exercise not elsewhere classified, and other counseling. Pulmonary rehabilitation in the acute Inpatient rehabilitation setting is not a Covered Service.

Speech Therapy (Illness/Injury Related)		**65%[1]**	**45%[2]**
- Accumulation Type			Calendar Year
--- Visits	20		
--- Are limitations combined with physical therapy?			No
--- Are limitations combined with occupational therapy?			No
--- Notes	Outpatient and office speech therapy is limited to 20 visits combined per calendar year.		

Preventive Care

Well Child Care	**100%**	**45%[2]**
Are immunizations included in well child care?		Yes
--- Age limitation (through age)		20

--- Notes:

Covered Services for Well Child Care include, but are not limited to, the Physician's office visit charge and related tests, lab work and immunizations. These Network services will be paid at 100% unless the Well Child Care is not defined as a Preventive Health Service.

Routine Eye Exam	**100%**	**45%[2]**

--- Notes:

ROUTINE VISION CARE (PROFESSIONALLY INDICATED REFRACTION AND DILATION) IS ONLY COVERED TO AGE 19 *** NOT COVERED FOR ADULTS* ADDITIONAL BENEFIT LEVEL: Network: 65% after Network deductible; Non Network 45% UCR after Non Network deductible. // Additional Benefits include: 1 set of glasses per year ; 1 prescription of lenses per year (coverage includes: Single vision, or conventional bifocal, or trifocal, or lenticular lenses. Lenses may be glass, plastic, or polycarbonate with scratch resistant and/or ultraviolet protective coating.) In lieu of glasses, 1 prescription of contacts are covered, including fitting/evaluation/follow-up care.

Routine Physical Exam	**100%**	**45%[2]**

--- Notes:

Covered Services for a routine physical include, but are not limited to, the Physician's office visit charge and related tests, x-rays, routine cancer screenings, routine mammograms, routine gynecological exam, routine pap, age and gender appropriate screening, routine prostate screening, lab work and immunizations. These Network services will be paid at 100% unless the routine physical is not defined as a Preventive Health Service.

Routine Prostate/PSA Screening	**100%**	**45%[2]**
Routine Gynecological Exam	**100%**	**45%[2]**
Routine Pap Test/Smear	**100%**	**45%[2]**
Routine Immunizations	**100%**	**45%[2]**
Routine Mammograms	**100%**	**45%[2,4]**

Mental Health and / or Substance Abuse

In lieu of an Inpatient stay, Outpatient care (including a partial hospital or intensive

outpatient program) will be paid for as any other Outpatient service.	**65%[1,3]**	**45%[2,3]**

---Notes:

The Mental Health Parity and Addiction Equity Act of 2008: Mental Health/Addiction Inpatient coverage will be paid the same as any other Inpatient stay. Refer to Inpatient Hospital for benefit level. Includes Residential Treatment facilities. Mental Health/Substance Abuse Psychotherapy - Office Visit will be considered same as PCP office visit.

Prescription Drugs

Benefit level	**65%[1]**	**65%[1]**

Additional

Precertification may be required.

This information is intended to provide a summary of benefits. Not all benefit descriptions and exclusions are included in this summary.

[1]A Calendar Year Deductible of $5,000 per Covered Person / $10,000 per Family is applied first before any Covered Services are paid to Network Providers, and designated Covered Services to Non-Network Providers. The Deductible and Coinsurance are subject to an Out-of-Pocket Maximum of $6,550 per Covered Person / $13,100 per Family. Once you have met this maximum, the Plan begins to pay medical and prescription Covered Services at 100%.

[2]A Calendar Year Deductible of $15,000 per Covered Person / $30,000 per Family is applied first before Covered Services are paid to Non-Network Providers. Payments to Non-Network Provider Covered Services are based on Usual, Customary and Reasonable criteria (UCR). Deductible and Coinsurance are subject to an Out-of-Pocket Maximum of $24,450 per Covered Person / $48,900 per Family. Once you have met this maximum, the Plan begins to pay medical Covered Services at 100% UCR.

[3]Covered Services are paid in accordance with Mental Health Parity and Addiction Equity Act of 2008, which prohibits discrimination in the coverage for diagnosis, care, and treatment of Mental Health and/or Substance Abuse.

[4]Your Copayment and/or Coinsurance plus the Plan payment to the provider and/or facility constitutes full payment for a screening mammogram.

[5]Preventive Health Services are the recommended preventive services required to be covered without cost sharing under federal law.

[6]DEDUCTIBLES AND OUT-OF-POCKETS ARE EMBEDDED. Each member of a family is looked upon as an individual in regard to the Deductible and Out-of-Pocket. Once a member reaches the individual Deductible, Coinsurance will apply for that member. Once a member reaches the individual Out-of-Pocket, no Coinsurance will apply for that member.

[7]THIS PLAN IS FOR USE WITH A HEALTH SAVINGS ACCOUNT (HSA COMPATIBLE).

[8]Payments to Non-Network Providers for Covered Services are based on Usual, Customary, and Reasonable criteria (UCR). Charges for Non-Network Provider Covered Services that exceed the UCR may be Your responsibility.