

AmeriHealth HMO

Individual Health Summary of Benefits - IHC 30

You have enrolled in a Health Maintenance Organization (HMO). This is a managed care program. Your coverage is available when your care is provided by your AmeriHealth Primary Care Physician. Your AmeriHealth Primary Care Physician may also refer you to other AmeriHealth providers for care, if needed.

This program may not cover all your health care services. Services may not be covered because they are:

- Not covered under your benefit contract
- Not medically necessary
- Limited by a benefit maximum (i.e. visit limit)

Your Member Handbook identifies details about your benefit program. It also includes information about exclusions and benefit limitations. After reviewing this information, please contact our Member Service department if you have additional questions.

BENEFITS AND SERVICES*	Coverage
Benefit Period†	Calendar year
Primary Care Physician Office Visits	\$30 copay per visit
Preventive Care for Adults and Children: (Exam, related test and xrays, immunizations, pap smears, mammography, and screening tests)	100%
Specialist Office Visits	\$30 copay per visit
Outpatient X-Ray and Laboratory Services	\$30 copay per visit
Well-Child Care including immunizations	100%
Prenatal Care	\$25 copay for the initial visit; subsequent visits covered in full
Outpatient Surgery	
Facility	\$30 copay per visit
Practitioner	\$30 copay per visit
Hospital Services Outpatient	\$30 copay per visit
Hospital Services Inpatient	\$300 copay per day for maximum of 5 days per admission; \$3,000 maximum copay per calendar year
Emergency Room	\$100 copay per visit (credited toward inpatient admission if admission occurs within 24 hours of the emergency)
Non-Biologically Based Mental Illness and Substance Abuse (Combined):	
Outpatient	\$30 copay per visit; maximum of 20 visits per calendar year
Inpatient	\$300 copay per day for maximum of 5 days per admission; \$3,000 maximum copay per calendar year; maximum of 30 inpatient days per calendar year

* This listing of benefits and services is only a summary. For a more detailed description, of benefits, exclusions and limitations refer to the IHC Contract.

** One inpatient day may be exchanged for two outpatient visits, or partial hospital days after outpatient visits have been exhausted.

+ A calendar year benefit period begins on January 1 and ends on December 31.

The benefits may be changed by AmeriHealth to comply with applicable federal/state laws and regulations.



AmeriHealth HMO benefits are underwritten or administered by AmeriHealth HMO, Inc.

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BENEFITS AND SERVICES*		Coverage
Biologically Based Mental Illness:		
Outpatient		\$30 copay per visit
Inpatient		\$300 copay per day for a maximum of 5 days per admission; \$3,000 maximum copay per calendar year
Pre-admission Testing		\$30 copay per visit
Rehabilitation Centers		Subject to the Hospital Services Inpatient copayment above. The copayment does not apply if the admission is preceded by a hospital inpatient stay.
Therapy Services Speech, physical, occupational and cognitive therapies~(30 visits per therapy per calendar year)		\$30 copay per visit
Prescription Drug		50% coinsurance
Lifetime Maximum		Unlimited

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Services and Benefits Not Covered

As with all health insurance plans, AmeriHealth's coverage excludes certain services. Those not covered by AmeriHealth include, but are not limited to, the following:

- Any service provided without prior written Referral by the Member's Primary Care Physician, except in emergencies.
- Any therapy not included in Our definition of Therapy Services.
- Artificial drugs and surgical procedures designed to enhance fertility, including but not limited to, in-vitro fertilization, or gamete-intro-fallopian-transfer (GIFT), and surrogate motherhood.
- Completion of forms.
- Conditions related to behavior problems or learning disabilities except as otherwise stated in the contract.
- Cosmetic Surgery, except as stated in the Contract; complications of cosmetic Surgery; drugs prescribed for cosmetic purposes.
- Custodial Care or domiciliary care.
- Dental care or treatment, including appliances.
- Dose Intensive Chemotherapy, except as otherwise stated in the Contract.
- Experimental or Investigational treatments, procedures hospitalizations, drugs, biological products or medical devices, except as otherwise stated in the Contract.
- Extraction of teeth, including bony impacted teeth.
- Eye examinations to determine the need for (or changes of) eyeglasses or lenses of any type; eyeglasses, contact lenses, and all fittings, except as otherwise specified in the Contract; surgical treatment for the correction of a refractive error including, but not limited to, radial keratotomy.
- Hearing aids and hearing exams to determine the need for hearing aids or the need to adjust them.
- Marriage, career or financial counseling, sex therapy or family therapy.
- Private-Duty Nursing, except as provided for under Home Health Care.
- Self-administered services such as: biofeedback, patient-controlled analgesia, related diagnostic testing, self-care and self-help training.
- Special medical reports not directly related to treatment of the Member (e.g. employment physicals, reports prepared in connection with litigation).
- Sterilization reversal.
- Surgery, sex hormones, and related medical and psychiatric services to change Your sex; services and supplies arising from complications of sex transformation and treatment for gender identity disorders.
- Transplants, unless otherwise specifically covered, and non-human organ transplants.
- Services or supplies which are not medically necessary and appropriate except as otherwise stated in the contract.

This summary represents only a partial listing of the benefits and exclusions of the HMO program described in this summary. If you purchase another program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by medical policy. This managed care plan may not cover all of your health care expenses. Read your contract/member handbook carefully to determine which health care services are covered. If you need more information please call 1-800-877-9829.



PRE-EXISTING CONDITION LIMITATION

This limitation may apply to your policy if you are not transferring from another health insurance plan with a gap of less than 31 days between plans.

Should this limitation be applied, for the first 12 months following the effective date of coverage, we will not pay for:

- conditions for which medical advice, diagnosis, care or treatment was recommended or received during the six months before enrollment;
- conditions for which during the last six months there were symptoms that would cause a prudent person to seek medical advice, care, or treatment;
- pregnancy existing on the effective date of your policy.

For further information, please contact Customer Service at 1-800-275-2583.