

## HDHP 4,000

### Illustrative Summary of Benefits

*Health Savings Account Compatible*

Benefits	Network	Non Network
Benefit Period	January 1 <sup>st</sup> through December 31 <sup>st</sup>	
Dependent Age Limit / Older Age Child	26 / 28 - Removal upon End of the Month	
Deductible (Single / Family)	\$4,000 / \$8,000	\$8,000 / \$16,000
Maximum Out-of-Pocket (Single / Family) <sup>1</sup>	\$4,000 / \$8,000	\$8,000 / \$16,000
Coinsurance (member cost)	0%	0%
<b>Physician/Office Services</b>		
Physician Office Visit	100% after deductible	100% after deductible
Specialist Office Visit	100% after deductible	100% after deductible
Urgent Care Office Visit	100% after deductible	100% after deductible
<b>Emergency Services</b>		
Emergency Use of an Emergency Room	100% after network deductible	
Emergency Services (expenses other than Emergency Room)	100% after network deductible	
Non-Emergency Use of an Emergency Room	Not Covered	
<b>Routine/Preventive Services<sup>2</sup></b>		
Health Care Reform Benefits	100%	100% after deductible
Health Care Reform Benefits for Women	100%	100% after deductible
All Immunizations	100% after deductible, unless the service is covered under Health Care Reform Preventive Benefits	100% after deductible
Routine Physical Exam (age 21 and over)	100%	100% after deductible
Routine Mammogram (one per benefit period)	100%	100% after deductible
Routine Pap Test (one per benefit period)	100%	100% after deductible
Routine Lab, Medical Tests, and X-rays	100% after deductible, unless the service is covered under Health Care Reform Preventive Benefits	100% after deductible
Routine Endoscopic Services	100% after deductible, unless the service is covered under Health Care Reform Preventive Benefits	100% after deductible
<b>Well Child Care</b>		
Well Child Care Exams, Immunizations and Labs (to age 21)	100%	100% after deductible
Hearing Exams	100%	100% after deductible
Vision Exams	100%	100% after deductible
Lenses (to age 19; 1 pair per benefit period)	100% after deductible	100% after deductible
Frames (to age 19; 1 pair per benefit period)	100% after deductible	100% after deductible
Contacts (in lieu of frames - to age 19; 1 pair per benefit period)	100% after deductible	100% after deductible
<b>Outpatient Services</b>		
Allergy Testing and Treatments	100% after deductible	100% after deductible
Physical & Occupational Therapies (40 visits per benefit period/combined)	100% after deductible	100% after deductible
Speech Therapy (20 visits per benefit period)	100% after deductible	100% after deductible
Chiropractic Services (12 visits per benefit period)	100% after deductible	100% after deductible
Cardiac Rehabilitation (36 visits per benefit period)	100% after deductible	100% after deductible
Surgical Services	100% after deductible	100% after deductible
Diagnostic Lab, Medical Tests, and X-rays	100% after deductible	100% after deductible
Diagnostic Imaging	100% after deductible	100% after deductible
Diagnostic Endoscopic Services	100% after deductible	100% after deductible
<b>Inpatient Services</b>		
Institutional Services	100% after deductible	100% after deductible
Maternity	100% after deductible	100% after deductible
Skilled Nursing Facility (90 days per benefit period)	100% after deductible	100% after deductible

Benefits	Network	Non Network
<b>Additional Services</b>		
Ambulance	100% after deductible	100% after deductible
Autism Spectrum Disorders (benefit limits apply - refer to Certificate of Coverage)	100% after deductible	100% after deductible
Diabetic Education and Training	100% after deductible, unless the service is covered under Health Care Reform Preventive Benefits	100% after deductible
Durable Medical Equipment	100% after deductible	100% after deductible
DME - Wigs (1 per benefit period, following cancer treatment)	100% after deductible	100% after deductible
Home Health Care (100 visits per benefit period)	100% after deductible	100% after deductible
Hospice	100% after deductible	100% after deductible
Organ and Tissue Transplants	100% after deductible	100% after deductible
Organ Transplant Services (includes travel, meals, lodging and transportation)	100% after deductible	100% after deductible
Private Duty Nursing (90 days per benefit period)	100% after deductible	100% after deductible
Sterilization	100% after deductible	100% after deductible
<b>Mental Health &amp; Substance Abuse - Federal Mental Health Parity</b>		
Inpatient Mental Health and Substance Abuse Services	Benefits paid are based on corresponding medical benefits	
Outpatient Mental Health and Substance Abuse Services		
<b>Prescription Drug Benefits</b>		
Network Pharmacy / Retail (30 day supply)	100% after network deductible	
Home Delivery / Contracted Provider (90 day supply)	100% after network deductible	

<sup>1</sup>Network level Out-of-Pocket includes deductible and coinsurance.

<sup>2</sup>Preventive services include evidence-based services that have a rating of "A" or "B" in the United States Preventive Services Task Force, routine immunizations and other screenings, as provided for in the Patient Protection and Affordable Care Act.

Deductible expenses incurred for services by a PPO Network provider will only apply to the PPO Network deductible. Deductible expenses incurred for services by a Non PPO Network provider will only apply to the Non PPO Network deductible.

The coinsurance for non-contracting institutional providers will be the same coinsurance percentage as the Non PPO Network provider. However, you may be subject to balance billing by the non-contracting provider.

The proposed course of treatment for organ/tissue transplants must be pre-determined and approved by a Medical Mutual case manager (except for corneal transplants.) Failure to contact the case manager prior to the proposed course of treatment (including the evaluation) will result in a significant monetary penalty. Refer to your certificate for details.

***Benefits will be determined based on Medical Mutual's medical and administrative policies and procedures. This document is only a partial listing of benefits. This is not a contract of insurance. No person other than an officer of Medical Mutual may agree, orally or in writing, to change the benefits listed here. The contract or certificate will contain the complete listing of covered services. In certain instances, Medical Mutual's payment may not equal the percentage listed above. However, the covered person's coinsurance will always be based on the lesser of the provider's billed charges or Medical Mutual's negotiated rate with the provider.***