

PPO SMALL GROUP  
PLAN AX13 SCHEDULE OF BENEFITS

**Deductibles & Policy Maximums**

<b>Calendar Year Deductible *</b>	
Individual	\$500
Family Maximum (3x Individual)	\$1,500
<b>Additional Deductibles (per occurrence) *</b>	
Inpatient Hospital Services	\$1,100 per admission
Outpatient Specialized Scanning	\$200 per visit
Outpatient Surgical Services	\$500 per visit
Emergency Room Services (waived if admitted)	\$75
Failure to obtain Pre-Authorization of Services (waived with Pre-Authorization of Services) per occurrence	\$500
<b>Coinsurance Maximum</b>	
Individual	\$3,000
Family Maximum (3x Individual)	3 times individual Coinsurance \$9,000
<b>Policy Maximum While Insured</b>	\$2,000,000

**Inpatient Benefits**

<b>Inpatient Hospital Services</b>	\$1,100 Additional Deductible per admission then 80% of Covered Expense after satisfying the Calendar Year Deductible
<b>Inpatient Alcohol, Drug or Other Substance Abuse Detoxification <sup>1</sup></b>	80% of Covered Expense after satisfying the Calendar Year Deductible
Maximum Benefit	Detoxification up to 3 days per admit. \$5,000 Inpatient benefit per Calendar Year
<b>Organ Transplantation Services</b>	\$1,100 Additional Deductible per admission then 80% of Covered Expense after satisfying the Calendar Year Deductible
Bone Marrow, Stem Cell and Organ Transplants	
Donor Maximum	National Preferred Transplant Facility \$15,000 per occurrence
	Other Company Approved transplant Facility \$5,000 per occurrence
Maximum benefit while insured	Up to Policy Maximum

## Inpatient Benefits

<b>Inpatient Maternity and Newborn Care</b> Labor, Delivery and Postnatal Hospital Services	\$1,100 Additional Deductible per admission then 80% Covered Expense after satisfying the Calendar Year Deductible
<b>Inpatient Skilled Nursing Facilities</b>  Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible
	Up to 45 Inpatient Days per Calendar Year
<b>Inpatient Hospice Care</b>  Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible
	\$10,000 maximum for Inpatient and Outpatient benefits while insured
<b>Inpatient Rehabilitation Care</b>  Maximum Benefit	\$1,100 Additional Deductible per admission then 80% of Covered Expense after satisfying the Calendar Year Deductible. Plan will pay up to \$2,000 per day
	Up to 30 Inpatient Days per Calendar Year
<b>Inpatient Mental Illness</b>  Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible. Plan will pay up to \$1,000 per day
	15 Inpatient Days per Calendar Year. Each Inpatient day may be substituted for 2 half days of Outpatient treatment

## Outpatient Benefits

<b>Physician Office Visits</b> Services include the detection and treatment of an Injury or Sickness during a Physician Office Visit including associated Covered diagnostic X-ray and Laboratory services Allergy Testing and Treatment Breast and Pelvic Cancer Screening including Mammography screening Detection of Osteoporosis Colorectal Cancer Screenings Prostate Cancer Screening Periodic health evaluations for children ( <i>through age 18</i> ) including age appropriate immunizations, laboratory tests, height and weight evaluation, vision screening	80% of Covered Expense after satisfying the Calendar Year Deductible
<b>Periodic Health Evaluations (age 19 and over)</b>  Hearing Screening Vision Screening Immunizations and adult boosters Routine Laboratory tests age and gender appropriate Weight Evaluation Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible
	\$400 per Covered Person per Calendar Year Maximum
<b>Outpatient Maternity Care</b> Physician Office Visits, Lab and Radiology services Prenatal, Post-partum, maternity care	80% of Covered Expense after satisfying the Calendar Year Deductible
<b>Urgent Care Services</b>	80% of Covered Expense after satisfying the Calendar Year Deductible

## Outpatient Benefits

<b>Outpatient Alcohol, Drug or Other Substance Abuse Detoxification <sup>1</sup></b> Counseling  Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible  24 Visits per Calendar Year maximum
<b>Ambulance (<i>emergency services and specified transfers</i>)</b> Air Ambulance  Air Ambulance Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible 80% of Covered Expense after satisfying the Calendar Year Deductible \$5,000 combined per trip
<b>Durable Medical Equipment</b> Rental, Purchase or Repair Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible \$2,000 per Calendar Year
<b>Home Health Care Visits (<i>In lieu of Hospital and Facility Services</i>)</b>  Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible 30 Visits Calendar Year Maximum
<b>Outpatient Hospice Services</b> Home care for crisis period and acute care management  Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible \$10,000 maximum for Inpatient and Outpatient benefit while insured
<b>Laboratory Services (<i>other than Physician Office Visits</i>)</b>	80% of Covered Expense after satisfying the Calendar Year Deductible
<b>Radiology Services (<i>other than Physician Office Visits</i>)</b>	80% of Covered Expense after satisfying the Calendar Year Deductible
<b>Specialized Scanning, Imaging and Laboratory Services</b> CT, SPECT, PET, MRA, MRI, ultrasounds, EKG, EEG, EMG and nuclear medicine studies	\$200 Additional Deductible per visit then 80% of Covered Expense after satisfying the Calendar Year Deductible
<b>Outpatient Medical Rehabilitative Therapy</b>  Speech, Physical, Occupational therapy  Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible \$2,000 per Calendar Year
<b>Prosthetics and Corrective Appliances</b>  Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible \$2,000 per Calendar Year
<b>Mental Illness</b>  Maximum Benefit	80% of Covered Expense after satisfying the Calendar Year Deductible 20 Outpatient Visits per Calendar Year

## Outpatient Benefits

<b>Neuromuscular Skeletal Services</b>	80% of Covered Expense after satisfying the Calendar Year Deductible
Maximum Benefit	\$500 per Calendar Year
<b>Outpatient and Physician office based surgery</b>	\$500 Additional Deductible then 80% of Covered Expense after satisfying the Calendar Year Deductible
<b>Temporomandibular Joint Syndrome (TMJ)</b>	50% of Covered Expense after satisfying the Calendar Year Deductible
Maximum Benefit	\$1,000 per Calendar Year

1 Coinsurance for this type of Covered Expense does not apply toward the Coinsurance Maximum, and the Percentage Payable for this type of Covered Expense does not increase to 100% due to satisfaction of any Coinsurance Maximum.

\* Calendar Year Deductible and Additional Deductibles do not apply toward the Coinsurance Maximum.

\*\* The Limited Fee Schedule is the allowable amount of Covered Expenses based on Medicare's Resource Based Relative Value System (RBRVS) and dollar amount conversion factor or comparable amount as determined by the Company. The Covered Person is responsible for any charges in excess of the allowable Covered Expense.

**NOTE: This Policy has certain benefit maximums, some are Calendar Year maximums and some are benefit maximums while insured. Please review this information carefully to understand the benefits under this plan.**

**Pre-Authorization is required prior to obtaining certain benefits. Failure to Pre-Authorize services will result in a reduction in the benefits payable for Covered Expenses under the Policy. The Company will conduct a retroactive review to determine the Medical Necessity of the service, and services deemed not Medically Necessary will not be eligible for benefits under the Policy. Additional out-of-pocket expenses incurred by the Covered Person for not Pre-Authorizing services will not apply toward the Covered Person's Calendar Year Deductible or Coinsurance Maximum. To avoid any penalty, please refer to "Pre-Authorization Requirements."**

**Maximum Covered Expenses for Non-Participating Providers will not exceed the Limited Fee Schedule. Please refer to the *Certificate* Definitions Section for an explanation of the Limited Fee Schedule.**

## IMPORTANT PPO INFORMATION

**EFFECT ON BENEFITS.** Pre-Authorization is required prior to obtaining certain services. Failure to obtain Pre-Authorization may result in additional expense by the Covered Person under the Policy as shown on this *Schedule of Benefits*. No benefits are payable unless the Company determines that Covered Services are Medically Necessary. The Policy has certain coverage maximums, some are Calendar Year maximums and some are benefit maximums while insured. Please review the *Schedule of Benefits* carefully to determine coverage.

**PARTICIPATING AND NON-PARTICIPATING PROVIDERS.** The Policy provides benefits for Covered Services obtained from both Participating Providers and Non-Participating Providers. Participating Providers are those Providers who have agreed to participate in the Company's Preferred Provider Organization and provide health care at negotiated fees. Non-Participating Providers have not agreed to negotiated fees or arrangements.

**EMERGENCY SERVICES.** When a Covered Person receives Emergency services from a Non-Participating Provider, the Emergency services will be paid as if rendered by a Participating Provider. Once the Covered Person can be safely transferred to a Participating Provider, the Covered Person must be transferred in order to continue receiving the Participating Provider level of benefits. If the Covered Person chooses not to transfer to a Participating Provider, all additional Covered Expenses incurred will be paid at the Non-Participating Provider level.

**USE OF HOSPITAL BASED PROVIDERS.** The Policy provides benefits for Covered Services obtained from both Participating Providers and Non-Participating Providers. Certain hospital based providers including Emergency Room, Radiology, Anesthesiology and Pathology providers, may not contract to provide Participating Provider services under the Policy. To reduce costs, Covered Services obtained from Non-Participating hospital based providers at a Participating Hospital, may be considered as a Participating Provider benefit up to the Usual and Customary Charge (or Limited Fee Schedule if applicable) under the Policy. Under these circumstances, the Non-Participating Provider may bill the Covered Person for charges over Covered Expenses paid by the Policy. The Covered Person is responsible for any charges that exceed the Covered Expense under the Policy.

**USING A PARTICIPATING PROVIDER MAY LOWER COSTS.** Covered Services from a Non-Participating Provider may cost the Covered Person more than Covered Services from a Participating Provider. Covered Expenses for a Non-Participating Provider's services may be substantially lower than the actual charges. The Covered Person's responsibility includes the portion of Covered Expense not payable under the Policy, plus all of the Non-Participating Provider's charges that exceed the Covered Expense.

**APPLICATION OF ADDITIONAL DEDUCTIBLES.** Additional Deductibles are separate Deductibles applied per occurrence for services specified on the *Schedule of Benefits*. Additional Deductibles are in addition to, and do not apply toward satisfaction of any Calendar Year Deductibles under the Policy. The Covered Person is responsible for any Additional Deductibles applied per occurrence.

**To minimize out-of-pocket costs, the Covered Person should consider the effect on benefits by selection of provider type. The following chart depicts the effect on benefits under a typical PPO plan. To determine Covered Services under the Policy, consult the *Certificate* and *Schedule of Benefits*.**

<b>Effect on benefits by choice of provider</b>	<b>PARTICIPATING PROVIDER SERVICES</b>	<b>NON-PARTICIPATING PROVIDER SERVICES</b>
<b>Coinsurance Benefit</b> Percentage of Covered Expenses Payable by the plan under the Policy	Higher	Lower
<b>Coinsurance Maximum</b> Out of pocket costs, less any applicable Deductibles or Copayments	Lower	Higher
<b>Negotiated Fees for Covered Services</b> Hospitals Physicians	Yes Yes	No No
<b>Balance Billing by Provider for Covered Services</b> Hospitals Physicians <i>(Other than Non-Participating hospital based providers identified below)</i>	No No	Yes Yes Covered Person is responsible for 100% of charges that exceed the Covered Expense
<b>Balance Billing by Provider for services not covered under the plan</b> Hospitals Physicians	Yes Yes Covered Person is responsible for 100% of charges that are not Covered Services under the plan	Yes Yes Covered Person is responsible for 100% of charges that are not Covered Services under the plan
<b>Balance Billing by Non-Participating hospital based providers, when providing Covered Services at a Participating Hospital</b> Non-Participating hospital based providers include - Emergency Room, Radiology, Anesthesiology, Pathology	Does Not Apply	Yes - Covered Person responsible for 100% of charges that exceed the Covered Expense

**CHANGE IN PARTICIPATION.** If, while a Covered Person is confined in a Facility which is a Participating Provider, that Facility ceases to remain a Participating Provider, coverage will be provided throughout the period of confinement at the negotiated rate for that Facility before it ceased to be a Participating Provider.

If a Covered Person obtains authorization for services to be rendered by a Participating Provider, and the Participating Provider subsequently ceases to be a Participating Provider, coverage will be provided for the pre-authorized services at the negotiated rate for that Provider before the Provider ceased to be a Participating Provider.

**NON-PARTICIPATING PROVIDERS.** If there is not a Participating Provider that provides a particular Covered Service, that Covered Service will be deemed to be provided by a Participating Provider in determining the amount of benefits payable under the Policy.

This *Schedule of Benefits* is a brief outline of the Covered Services provided under the Policy. Please review the *Certificate of Coverage* in addition to the *Schedule of Benefits* for a complete explanation of Comprehensive Major Medical Coverage to determine coverage.

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