

BENEFIT

IN-NETWORK

FINANCIAL

Deductible: Single	\$2,000
Family	\$4,000
Coinsurance	10%
Maximum Out-Of-Pocket: Single	\$3,000
Family	\$6,000
Maximum Lifetime Benefit Per Member	Unlimited

PREVENTIVE CARE

Adult Preventive Care	No charge
Pediatric Preventive Care	No charge
Infant Preventive Care	No charge
Immunizations	No charge

OUTPATIENT CARE

Primary Care Physician office visits	\$25 copay per visit
Specialist office visits	\$50 copay per visit
Surgery**	Deductible and 10% Coinsurance
Laboratory services**	No Charge
Radiology services**	Deductible and 10% Coinsurance

ALLERGY CARE

Initial visit, and all subsequent visits	\$50 copay per visit
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HOSPITAL CARE

Physician's and surgeon's services **	Deductible and 10% Coinsurance
Semi-private room and board **	Deductible and 10% Coinsurance
All drugs and medication**	Deductible and 10% Coinsurance

EMERGENCY CARE

Ambulance Service	No Charge
At hospital Emergency Room (If member is admitted to the Hospital, notification is required)	\$75 Copay - Waived if admitted
Emergency Care in Urgi-Center**	\$50 copay per visit

MATERNITY CARE

Prenatal and Post-natal care**	\$25 per initial visit
Hospital services for mother and child **	Deductible and 10% Coinsurance

SHORT TERM REHABILITATION

60 consec. Inpatient days per condition per lifetime**	Deductible and 10% Coinsurance
60 Outpatient visits per condition per lifetime**	\$50 copay per visit

HOME HEALTH CARE

40 Home care visits per Calendar Year**	10% Coinsurance
Physician house calls	\$50 copay per visit

SKILLED NURSING FACILITY

200 days per Calendar Year **	Deductible and 10% Coinsurance
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SUBSTANCE ABUSE

7 days of Inpatient detox. per Calendar Year **	Deductible and 10% Coinsurance
30 days of Inpatient rehab. per Calendar Year **	Deductible and 10% Coinsurance
60 Outpt rehab. visits per Calendar Year ** (combined w/office visits)	No Charge
60 office visits per Calendar Year ** (combined w/outpatient visits)	No Charge

MENTAL HEALTH CARE

30 days of Inpatient care per Calendar Year **	Deductible and 10% Coinsurance
30 Outpatient visits per Calendar Year** (combined w/office visits)	\$50 copay per visit
30 office visits per Calendar Year** (combined w/outpatient visits)	\$50 copay per visit
Biologically Based Mental Health Services & Services for Children with Serious Emotional Disorders (Visits for Biologically based services will count toward Non-Biologically based service limits.)	
Inpatient Care**	Deductible and 10% Coinsurance
Outpatient Care**	\$50 copay per visit
Office visits**	\$50 copay per visit

PRESCRIPTION DRUGS \$100 Deductible (Waived for Generic Drugs)

(Includes Oral Contraceptives)	
Generic Drugs****	\$15 copayment
Brand Name Drugs*****	50% coinsurance

ALTERNATIVE MEDICINE

Chiropractic care	\$50 copay per visit
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HOSPICE CARE (210 DAYS)

Inpatient care**	Deductible and 10% Coinsurance
Outpatient care**	Deductible and 10% Coinsurance

OTHER COVERAGE

Medical Supplies**	Deductible and 10% Coinsurance
Durable Medical Equipment**	Deductible and 10% Coinsurance
\$1,500 limit per Calendar Year	
Precertification for items \$500 or more.	
Exercise Facility	
Subscriber	\$200 reimbursement per 6 month period
Spouse	\$100 reimbursement per 6 month period

DEPENDENT ELIGIBILITY:

Eligible dependents include the employee's spouse and dependent children until the child reaches age 19, or age 23 if a full time student. Benefits discontinue at the end of the Calendar Year.

Domestic Partners of the same or opposite sex are covered with proper documentation.

** These services require **precertification** through Oxford. You must call Oxford at 800-444-6222 at least 14 days in advance of request.

Mental health and substance abuse services can be precertified through Oxford's Behavioral Health Department by calling 1-800-201-6991.

****Prescription medication ordered through the Mail Order Drug Program are subject to 2 retail pharmacy copays for Generic and 50% copayment for Brand Name Drugs.

The Prescription Drug Benefit is based on a Per Contract Year Limit for any applicable deductibles and/or maximum limits.

Please Note: This sample summary of coverage is provided for informational purposes only. The applicable Summary of Benefits will be issued to eligible enrolled members as part of the Certificate of Coverage. Coverage is subject to the terms and conditions of the Certificate.

Refer to your Certificate of Coverage for a more complete listing of all benefits, limitations, and exclusions which include, among other services not authorized by Oxford, cosmetic surgery, routine foot care, custodial care, personal comfort or convenience items, private or special duty nursing, learning and behavioral disorders, Worker's Compensation, military service-related conditions, hearing aids, or, unless otherwise stated, dental services, and vision correction services and supplies.

Please be advised this quote is for informational purposes only. The information contained herein is subject to both state regulatory and Oxford home office approval as appropriate.