

**BENEFIT**

**IN-NETWORK**

**FINANCIAL**

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Deductible: Single	None
Deductible: Family	None
Coinsurance	None
Maximum Out-Of-Pocket: Single	None
Maximum Out-Of-Pocket: Family	None
Maximum Lifetime Benefit Per Member	Unlimited
Financial Accumulation Period:	Calendar Year

**PREVENTIVE CARE**

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Physical Examination	No charge
Routine pediatric care	No charge
Immunizations	No charge

**OUTPATIENT CARE**

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Primary Care Physician office visits	\$25 copay per visit
Specialist Office Visits	\$50 copay per visit
Ambulatory surgery **	\$300 copay per visit
Laboratory services	No Charge
Radiology services**	50% copayment to max of \$100

**ALLERGY CARE**

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

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Physician's and surgeon's services **	No Charge
Semi-private room and board **	\$300 per day up to 5 days
All drugs and medication	No Charge

**EMERGENCY CARE**

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Ambulance Services	No Charge
At hospital Emergency Room (If member is admitted to the Hospital, notification is required)	\$200 Copay - Waived if admitted
Emergency Care in Urgi-Center	\$50 copay per visit

**MATERNITY CARE**

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Prenatal and post-natal care	\$25 copay per visit
Hospital services for mother and child **	\$300 per day up to 5 days

**SHORT TERM REHABILITATION**

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60 consec. inpatient days per condition / lifetime**	\$300 per day up to 5 days
60 outpatient visits per condition/lifetime**	\$50 copay per visit

**HOME HEALTH CARE**

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40 home care visits per calendar year**	\$50 copay per visit
Physician house calls	\$50 copay per visit

**SKILLED NURSING FACILITY**

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200 days per calendar year **	\$300 per day up to 5 days
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**SUBSTANCE ABUSE**

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7 days of inpatient detox. per calendar year **	\$300 per day up to 5 days
30 days of inpatient rehab. per calendar year **	\$300 per day up to 5 days
60 outpt rehab. visits per cal year ** (combined w/office visits)	\$50 copay per visit
60 office visits per calendar year ** (combined w/outpt visits)	\$50 copay per visit

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**MENTAL HEALTH CARE**

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30 days of Inpatient care per Calendar Year **	\$300 per day up to 5 days
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**	\$300 per day up to 5 days
Outpatient Care**	\$50 copay per visit
Office visits**	\$50 copay per visit

**PRESCRIPTION DRUGS**

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(Includes Oral Contraceptives)	\$100 Deductible (waived for Tier 1 Drugs)
Tier 1****	\$10 Copayment
Tier 2****	\$30 copayment
Tier 3****	\$60 copayment

**ALTERNATIVE MEDICINE**

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Chiropractic care	\$50 copay per visit
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**HOSPICE CARE**

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Inpatient care**	\$300 per day up to 5 days
Outpatient care**	\$300 copay per visit
210 days per calendar year (combined in/outpatient days)	

**HEARING AIDS**

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Coverage is limited to \$1,500. Limited to a single purchase (including repair/replacement) every 3 years.	No Charge
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**EXERCISE FACILITY**

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Subscriber	\$200 reimbursement per 6 month period
Spouse	\$100 reimbursement per 6 month period

**OTHER COVERAGE**

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DURABLE MEDICAL EQUIPMENT (Items over \$500)** (\$1500 per calendar year combined with Medical Supplies)	No Charge
Medical Supplies (\$1500 per calendar year combined with DME)	No Charge

**DEPENDENT ELIGIBILITY:**

Eligible dependents include the employee's spouse and dependent children until the child reaches age 26. 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 2.5x applicable retail pharmacy copays.

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, 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.**