

## MEDICAL SCHEDULE OF BENEFITS – HDHP A PLAN 2021-2022

	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS (Subject to Usual and Customary Charges)
<b>LIFETIME MAXIMUM BENEFIT</b>	Unlimited	
<b>CALENDAR YEAR MAXIMUM BENEFIT</b>	Unlimited	
<b>CALENDAR YEAR DEDUCTIBLE</b> (combined with Prescription Drug Card Deductible)		
Single	\$1,500	\$2,500
Family	\$3,000*	\$5,000*
<b>*NOTE:</b> If you have Family coverage, the Family Deductible must be satisfied before the Plan will pay any benefits.		
<b>CALENDAR YEAR OUT-OF-POCKET MAXIMUM</b> (includes Deductible, Coinsurance, Copays and Precertification Penalties – combined with Prescription Drug Card)		
Single	\$5,500	\$18,000
Family	\$11,000	\$28,000
<b>MEDICAL BENEFITS</b>		
<b>Allergy Serum &amp; Injections</b>	80% after Deductible	50% after Deductible
<b>Ambulance Services</b>		
Ground Ambulance Services	80% after Deductible	Paid at Participating Provider level of benefits
Air Ambulance Services	Deductible, then \$200 Copay per trip, then 80%	Paid at Participating Provider level of benefits Up to 300% of Medicare Allowable Rate
<b>Ambulatory Surgical Center</b>	80% after Deductible	50% after Deductible
<b>Anesthesiologist</b>	80% after Deductible	50% after Deductible
<b>Anti-Embolism Garments (e.g. Jobst)</b>	Deductible, then \$50 Copay per pair, then 80%	50% after Deductible
Calendar Year Maximum Benefit	3 pairs	
<b>Cardiac Rehab (Outpatient)</b>	80% after Deductible	50% after Deductible
<b>Chemotherapy (Outpatient – includes all related charges)</b>	80% after Deductible	50% after Deductible
<b>Chiropractic Care/Spinal Manipulation</b>	80% after Deductible	50% after Deductible
Calendar Year Maximum Benefit	20 visits	
<b>Diabetic Supplies</b>	80% after Deductible	50% after Deductible
<b>Diagnostic Testing, X-Ray and Lab Services (Outpatient)</b>	80% after Deductible	50% after Deductible
Oncotype Diagnostic Testing	80% after Deductible	50% after Deductible
Advanced Imaging (MRI, MRA, CT and PET Scans, Bone Density, Scintimammography, Capsule Endoscopy)	80% after Deductible	50% after Deductible

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<b>Durable Medical Equipment</b>	80% after Deductible	50% after Deductible
<b>Emergency Services</b>		
Emergency Medical Condition		
Facility Charges	80% after Deductible	Paid at Participating Provider level of benefits
Professional Fees and Ancillary Charges	80% after Deductible	Paid at Participating Provider level of benefits
Non-Emergency Medical Condition		
Facility Charges	80% after Deductible	50% after Deductible
Professional Fees and Ancillary Charges	80% after Deductible	50% after Deductible
<b>Foot Orthotics</b>	80% after Deductible	50% after Deductible
Maximum Benefit	Age 19 and over - 1 every 12 months; Under age 19 - 1 every 6 months	
<b>Hearing Aids (including any office visit and any related services, includes cochlear Implants )</b>	80% after Deductible	50% after Deductible
Maximum Benefit	1 aid per ear per 36-month period	
<b>Hemodialysis (Outpatient)</b>	80% after Deductible	50% after Deductible
<b>Hinge Health Program (TIN 81-1884841)</b>	100%; Deductible waived	N/A
<b>NOTE:</b> Please refer to the Hinge Health Program section of this Plan for a more detailed description of this benefit. If treatment is received from providers outside of the Hinge Health Network, standard Plan benefits will apply as outlined in the Medical Schedule of Benefits.		
<b>Home Health Care</b>	80% after Deductible	50% after Deductible
Calendar Year Maximum Benefit	60 visits	
<b>Hospice Care</b>		
Inpatient	Deductible, then \$250 Copay per admission, then 80%	50% after Deductible
Outpatient	80% after Deductible	50% after Deductible
<b>Hospital Expenses or Long-Term Acute Care Facility/Hospital (facility charges)</b>		
Inpatient	Deductible, then \$250 Copay per admission, then 80%	50% after Deductible
Room and Board Allowance	Semi-Private Room rate*	Semi-Private Room rate*
Outpatient	80% after Deductible	50% after Deductible
*Charges for a private room, that exceeds the cost of a semi-private room, are eligible only if prescribed by a Physician and the private room is Medically Necessary.		

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<b>Infusion Therapy in Facility or Physician's Office</b>	80% after Deductible	50% after Deductible
<b>Maternity (non-facility charges)*</b>		
Preventive Prenatal and Breastfeeding Support (other than lactation consultations)	100%; Deductible waived	50% after Deductible
Breast Pumps	100%; Deductible waived	100%; Deductible waived
Lactation Consultations	100%; Deductible waived	100%; Deductible waived
All Other Prenatal, Delivery and Postnatal Care	80% after Deductible	50% after Deductible
* See Preventive Services under Eligible Medical Expenses for limitations.		
<b>Medical and Surgical Supplies</b>	80% after Deductible	50% after Deductible
<b>Mental Disorders and Substance Use Disorders</b>		
Inpatient		
Facility Charge	Deductible, then \$250 Copay per admission, then 80%	50% after Deductible
Professional Fees	80% after Deductible	50% after Deductible
Outpatient Facility	80% after Deductible	50% after Deductible
Office Visits/Telemedicine	80% after Deductible	50% after Deductible
<b>NOTE:</b> Emergency care (ambulance and Emergency Services/Room) will be paid the same as the benefits for ambulance services and Emergency Services/Room listed above in the Medical Schedule of Benefits, however, the Participating Provider level of benefits will always apply regardless of the provider utilized.		
<b>Morbid Obesity (Surgical Treatment Only)</b>		
Facility	Deductible, then \$250 Copay, then 80%	50% after Deductible
Professional Services	80% after Deductible	50% after Deductible
Lifetime Maximum Benefit	1 Surgical Procedure	
<b>Nutritional Food Supplements</b>	50% after Deductible	50% after Deductible
<b>Occupational Therapy (Outpatient)</b>	80% after Deductible	50% after Deductible
Calendar Year Maximum Benefit	60 visits	
<b>Physical Therapy (Outpatient)</b>	80% after Deductible	50% after Deductible
Calendar Year Maximum Benefit	60 visits	
<b>Physician's Services</b>		
Inpatient/Outpatient Services	80% after Deductible	50% after Deductible
Office Visits	80% after Deductible	50% after Deductible
Physician Office Surgery	80% after Deductible	50% after Deductible
Telemedicine	80% after Deductible	50% after Deductible

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<b>Preventive Services and Routine Care</b>		
Preventive Services (includes the office visit and any other eligible item or service billed and received at the same time as any preventive service)	100%; Deductible waived	Not Covered
Routine Care (includes any routine care item or service not otherwise covered under the preventive services provision above)	100% of the first \$300 per Calendar Year, then 10% (Deductible waived)	Not Covered
Flu Shots/Pneumonia & Shingles Vaccinations	100%; Deductible waived	100%; Deductible waived
Routine Hearing Exam	80% after Deductible	50% after Deductible
Calendar Year Maximum Benefit	1 exam	
<b>NOTE:</b> Preventive prenatal and breastfeeding support are paid under the Maternity Benefit. Please see Maternity listed above for additional details.		
<b>Prosthetics (other than bras)</b>	80% after Deductible	50% after Deductible
<b>Prosthetic Bras</b>	80% after Deductible	80% after Deductible
Calendar Year Maximum Benefit	2 bras	
<b>Psychological and Neuropsychological Testing</b>	50% after Deductible	50% after Deductible
<b>Radiation Therapy (Outpatient – includes all related charges)</b>	80% after Deductible	50% after Deductible
<b>Rehabilitation Facility (does not apply to Mental Disorders or Substance Use Disorders)</b>	Deductible, then \$250 Copay per admission, then 80%	50% after Deductible
Calendar Year Maximum Benefit	60 days	
<b>Skilled Nursing Facility</b>	Deductible, then \$250 Copay per admission, then 80%	50% after Deductible
Maximum Benefit per 12 Month Period	60 days	
<b>SkinIO Provider (Skin Cancer Screenings)</b>	100%; Deductible waived	N/A
<b>NOTE:</b> SkinIO is technology-based skin cancer screenings – providing access for early detection of skin cancer via photo-taking; remote dermatologist review; mole mapping; and change tracking and outlier detection for earlier detection for persons age 18 and over. TIN: 85-3057521		
<b>Speech Therapy (Outpatient)</b>	80% after Deductible	50% after Deductible
Calendar Year Maximum Benefit	60 visits	
<b>Surgery (Inpatient)</b>		
Facility	Deductible, then \$250 Copay per admission, then 80%	50% after Deductible
Professional Services	80% after Deductible	50% after Deductible

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<b>Surgery (Outpatient)</b>		
Facility	80% after Deductible	50% after Deductible
Professional Services	80% after Deductible	50% after Deductible
<b>Temporomandibular Joint Dysfunction (TMJ)</b>	Deductible, then \$50 Copay per occurrence, then 80%	50% after Deductible
Lifetime Maximum Benefit: Surgical Procedure Appliances Office Services	1 Surgical Procedure 1 appliance \$1,000	
<b>Transplants</b>		
Facility Services	Deductible, then \$250 Copay per admission, then 80% (Aetna IOE Program)*	Not Covered
Professional Fees	80% after Deductible (Aetna IOE Program)*  Not Covered (All Other Network Providers)	Not Covered
* Please refer to the Aetna Institute of Excellence (IOE) Program section of this Plan for a more detailed description of this benefit, including travel and lodging maximums. Travel and lodging will be paid at 100% after Deductible.		
<b>NOTE:</b> Cornea transplants performed by any provider are covered under the Plan as a separate benefit and paid the same as any other illness.		
<b>Urgent Care Facility</b>	80% after Deductible	50% after Deductible
<b>Wig (see Eligible Medical Expenses)</b>	Deductible, then \$50 Copay per wig, then 80%	Deductible, then \$50 Copay per wig, then 80%
Maximum Benefit	1 every 24 months	
<b>All Other Eligible Medical Expenses</b>	Deductible, then \$50 Copay per occurrence, then 80%	50% after Deductible

## PRESCRIPTION DRUG SCHEDULE OF BENEFITS – HDHP A PLAN 2021-2022

BENEFIT DESCRIPTION	BENEFIT
<b>NOTE:</b> There is no coverage under the Plan for Prescription Drugs obtained from a Non-Participating pharmacy.	
<b>CALENDAR YEAR DEDUCTIBLE</b> (combined with major medical Deductible) Single Family	 \$1,500 \$3,000*
<b>*NOTE:</b> If you have Family coverage, the Family Deductible must be satisfied before the Plan will pay any benefits.	
<b>CALENDAR YEAR OUT-OF-POCKET MAXIMUM</b> (includes Deductible and Coinsurance – combined with major medical Out-of-Pocket) Single Family	 \$5,500 \$11,000
<b>Retail Pharmacy: 30-day supply</b>	
Generic Drug	80% after Deductible
Preferred Drug	80% after Deductible
Non-Preferred Drug	80% after Deductible
Preventive Drug (Prescription Drugs classified as a Preventive Drug by HHS)	100% (Deductible waived)
<b>Mandatory Specialty Pharmacy Program: 30-day supply</b>	
Specialty Drug	80% after Deductible
<b>NOTE:</b> Specialty Drugs MUST be obtained directly from the specialty pharmacy. Specialty Drugs are not available at retail or mail order pharmacies and there are no grace fills provided to Covered Persons.	
<b>Retail/Mail Order: 90-day supply</b>	
Generic Drug	80% after Deductible
Preferred Drug	80% after Deductible
Non-Preferred Drug	80% after Deductible
Preventive Drug (Prescription Drugs classified as a Preventive Drug by HHS)	100% (Deductible waived)

### CVS True Accumulation Program

Some Specialty Drugs may qualify for third-party copayment assistance programs that could lower your out-of-pocket costs for those products. For any such Specialty Drug where third-party copayment assistance is used, the Covered Person shall not receive credit toward their maximum Out-of-Pocket or Deductible for any Copay or Coinsurance amounts that are applied to a manufacturer coupon or rebate.

### Mandatory Generic Program

The Plan requires that pharmacies dispense Generic Drugs when available. Should a Covered Person choose a Brand Name Drug rather than the Generic equivalent, the Covered Person will be responsible for the cost difference between the Generic and Brand Name Drug, even if a DAW (Dispense As Written) is written by the prescribing Physician. The cost difference is not covered by the Plan and will not accumulate toward your Out-of-Pocket Maximum.

### 90-Day Supply – Maintenance Medications

This Plan will allow maintenance medications to be filled at any retail pharmacy and through mail order in 90 day quantities.

**Mandatory Specialty Pharmacy Program**

Self-administered specialty drugs that do not require administration under the direct supervision of a Physician must be obtained directly from the specialty pharmacy program. For additional information, please contact the Prescription Drug Card Program Administrator.

Specialty drugs that must be administered in a Physician's office, infusion center or other clinical setting, or the Covered Person's home by a third party, will be considered under the Medical Benefits section of the Plan. Those drugs that can be self-administered and do not require the direct supervision of a Physician are only eligible under the Prescription Drug Program.

**Preventive Drug** means items which have been identified by the U.S. Department of Health and Human Services (HHS) as a preventive service. You may view the guidelines established by HHS by visiting the following website:

<https://www.healthcare.gov/what-are-my-preventive-care-benefits>

For a list of Preventive Drugs, contact the Prescription Drug Card Program Administrator identified in the General Plan Information section of this Plan.