



SUMMARY OF BENEFITS ⁶ - HC40

	In-Network	Out-of Network ¹
Annual Deductible		
Employee Only Coverage	\$2,000	\$4,000
Employee with Dependent Coverage	\$4,000	\$8,000
Co-Insurance	90% after deductible	70% of Maximum Allowable Fee
Maximum Out of Pocket		
Employee Only Coverage (does not include deductible)	\$3,000	\$6,000
Employee with Dependent Coverage (does not include deductible)	\$6,000	\$12,000
Facility Charges ⁴		
Inpatient	90% after deductible	70% of Maximum Allowable Fee
Outpatient	90% after deductible	70% of Maximum Allowable Fee
X-Ray/Lab	90% after deductible	70% of Maximum Allowable Fee
Emergency Care ²		
Ambulance (\$2,500 calendar year maximum)	90% after deductible	90% of Maximum Allowable Fee
Emergency Room	90% after deductible	90% of Maximum Allowable Fee
Physician Office Visit	90% after deductible	70% of Maximum Allowable Fee
Preventive Care (\$500 calendar year maximum)	\$0 co-pay	No Coverage
Serious Mental Health ^{3,4}		
Inpatient	90% after deductible	70% of Maximum Allowable Fee
Inpatient Days per calendar year	45 total days (In and Out of Network)	
Outpatient	90% after deductible	70% of Maximum Allowable Fee
Outpatient Visits per calendar year	60 total visits (In and Out of Network)	
Non-Serious Mental Health (\$10,000/Yr Max)		
Inpatient	90% after deductible	70% of Maximum Allowable Fee
Inpatient Days per calendar year	35 total days (In and Out of Network)	
Outpatient	90% after deductible	70% of Maximum Allowable Fee
Outpatient Visits per calendar year	35 total visits (In and Out of Network)	
Home Health Care ⁴	90% after deductible	70% of Maximum Allowable Fee
Visits per calendar year	50 total visits (In and Out of Network)	
Skilled Nursing Facility ⁴	90% after deductible	70% of Maximum Allowable Fee
Days per calendar year	15 total days (In and Out of Network)	
Other Services		
Manipulative Therapy (\$100/visit to a \$1,000 calendar year maximum)	90% after deductible	70% of Maximum Allowable Fee
Durable Medical Equipment (\$5,000/yr maximum) ⁴	90% after deductible	70% of Maximum Allowable Fee
Transplants (\$300,000 Lifetime maximum) ⁴	90% after deductible	No Coverage
Prescription Drug Rider -Retail ⁵	Subject to deductible then \$15/\$35/\$50	
Prescription Drug Rider -Mail Order (90 day supply) ⁵	Subject to deductible then \$30/\$70/\$100	
Lifetime Maximum Benefit	\$2,000,000	
Notes		

To be covered, expenses must be medically necessary. More information on medical necessity can be found in the Certificate of Insurance booklet.

¹ Out of Network Charges subject to Maximum Allowable Fee. Refer to Certificate of Insurance for details.

² Includes sickness or bodily injury which is life threatening or will significantly worsen without immediate medical or surgical treatment.

³ No coverage for groups below 51 employees for Serious Mental Health, as per Illinois statute.

⁴ Pre-certification is needed to receive these benefits. Failure to obtain pre-certification may result in reduced benefits.

⁵ When a generic is available, but the pharmacy dispenses the brand name for any reason, you will pay the difference between the brand name drug and the generic plus the generic copayment. After the first retail pharmacy refill, medications must be refilled through mail order. "Specialty" drugs are limited to a 30 day supply.

⁶ This is a summary only. The Certificate of Insurance determines benefits provided.