

InBalance EPO

Pre-certification

Limitations

In-network

<b>Inpatient Hospital Services performed and billed by a hospital</b>			
Inpatient Hospital Coverage	YES	365 days per confinement	Deductible & Coinsurance
Skilled Nursing Facility Care	YES	2 days care in SNF=1 day hospital care	Deductible & Coinsurance
Inpatient Admission for Medical Rehabilitation (i.e. PT, Physical Medicine and Rehabilitation)	YES	30 days per calendar year	Deductible & Coinsurance
Hospice Care - inpatient and outpatient	YES	210 days per lifetime	Deductible & Coinsurance
Failure to Pre-certify will result in a 50% maximum penalty up to \$1000 day, \$2000 max per confinement			
<b>Outpatient Hospital Services performed and billed by a hospital or facility</b>			
Pre-Admission Testing			Deductible & Coinsurance
Ambulatory Surgery facility charge (free standing )	YES		Deductible & Coinsurance
Ambulatory Surgery facility charge ( OPD hospital)	YES		Deductible & Coinsurance
Home Health Care Services	YES	200 visits per calendar year	20% Coinsurance (deductible waived)
Diagnostic Lab /Radiology	YES	Pre-cert required for Radiology services	Deductible & Coinsurance
Preventive Mammography and Pap Smear & Prostate Screening			Covered in Full
Failure to Pre-certify will result in a 50% maximum penalty			
<b>Medical Services performed and billed by a Physician or other Medical Provider</b>			
Office visits and diagnostic Copayment for dependent child(ren)/students			No copay for unmarried dependent children and unmarried dependent students.
Office visit copayment, including Outpatient clinic visits			OV Copay Charge per visit
Specialist Office Visits			OV Copay Charge per visit, No copay for unmarried dependent children and unmarried dependent students
Maternity Pre-Postnatal Care			OV Copay Charge per visit, No copay for unmarried dependent children and unmarried dependent students
Annual Physical Check-up (Adult)			Covered in Full
Preventive Mammography and Pap Smear & Prostate Screening			Covered in Full
Chiropractic Care			OV Copay Charge per visit, No copay for unmarried dependent children and unmarried dependent students
Physical Therapy, Osteopathic Manipulation, Occupational Therapy		30 visits per calendar year	OV Copay Charge per visit, No copay for unmarried dependent children and unmarried dependent students
Speech Therapy		10 Visits per calendar year	OV Copay Charge per visit, No copay for unmarried dependent children and unmarried dependent students
Outpatient Surgery		Office	Deductible & Coinsurance
		OP hospital	Deductible & Coinsurance
		Ambulatory freestanding	Deductible & Coinsurance
Inpatient Surgery			Deductible & Coinsurance
DME:	(Precert required when the amt is > \$2000)	\$10,000 Calendar year max	Deductible & Coinsurance
Diagnostic Lab <sup>1</sup>		Providers office/ Free Standing Facility	Diagnostic Copay, No copay for unmarried dependent children and unmarried dependent students.
Diagnostic Radiology <sup>1</sup>	YES	Providers office/ Free Standing Facility Pre-cert required in-network only	Diagnostic Copay, No copay for unmarried dependent children and unmarried dependent students.
Failure to Pre-certify will result in a 50% maximum penalty			
<b>Well baby and Child Care</b>			
Well baby and Well Child Care, including Immunizations		up to age 19	Covered in full
<b>Emergency Coverage</b>			
Emergency Room Care facility copay		ER Copay , waived if admitted	ER Facility Copay
Emergency Ground Ambulance			Covered up to 100% of U & C , subject to deductible & coinsurance
<b>Inpatient Mental Health &amp; Chemical Dependency</b>			
Inpatient Mental Health	YES	30 days /cal.yr, no limits for biological based	Deductible & Coinsurance
Chemical Dependency: Detoxification	YES	7 days per calendar year	Deductible & Coinsurance
Chemical Dependency: Rehabilitation	YES	30 days cal yr	Deductible & Coinsurance
<b>Outpatient Mental Health &amp; Chemical Dependency</b>			
Outpatient Chemical Dependency	YES	60 visits per calendar year, up to 20 family visits	OV Copay Charge per visit, No copay for unmarried dependent children and unmarried dependent students
Outpatient Mental Health	YES	30 visits per calendar year, no limits for biological based	OV Copay Charge per visit, No copay for unmarried dependent children and unmarried dependent students
Failure to Pre-certify will result in a 50% maximum penalty			
<b>Vision</b>			
Exam		Davis Vision Providers Only Eligibility : All ages	One eye exam biennial, (once every 24 months) for all ages. \$10 OV copay Adults, no copay for dependent child(ren) and unmarried dependent students. only)
Frames, Lenses, Contacts		Eligibility : Children under the age of 19	Lenses, Frames, contacts (in lieu of frames and lenses), one biennial, (once every 24 months for children under the age of 19. \$20 copay
<b>Prescription Coverage</b>			

<sup>1</sup> Non participating providers (anesthesiologist, radiologist, pathologist, asst surgeon) in a network Hospital, Facility, OPD, ambulatory facility or office is covered up to 100% of HIAA at the 90th%ile.

The benefits described here in are only brief highlights of the coverage available. The terms, limitations, conditions, and exclusions of the insurance contract and certificate will govern.