

	Pre-certification	Limitations	In-network	Out-of-network
Inpatient Hospital Services performed and billed by a hospital				
Inpatient Hospital Coverage	YES	365 days per confinement	Deductible & Coinsurance	Deductible & Coinsurance
Skilled Nursing Facility Care	YES	2 days care in SNF=1 day hospital care	Deductible & Coinsurance	Deductible & Coinsurance
Inpatient Admission for Medical Rehabilitation (i.e. PT, Physical Medicine and Rehabilitation)	YES	30 days per calendar year	Deductible & Coinsurance	Deductible & Coinsurance
Hospice Care - inpatient and outpatient	YES	210 days per lifetime	Deductible & Coinsurance	Covered in-network only

Failure to Pre-certify will result in a 50% maximum penalty up to \$1000 day , \$2000 max per confinement

Outpatient Hospital Services performed and billed by a hospital or facility				
Pre-Admission Testing			Deductible & Coinsurance	Deductible & Coinsurance
Ambulatory Surgery facility charge (free standing)	YES		Deductible & Coinsurance	Deductible & Coinsurance
Ambulatory Surgery facility charge (OPD hospital)	YES		Deductible & Coinsurance	Deductible & Coinsurance
Home Health Care Services	YES	200 visits per calendar year	20% Coinsurance (deductible waived)	20% Coinsurance (deductible waived)
Diagnostic Lab /Radiology	YES	Pre-cert required for Radiology services in-network only	Deductible & Coinsurance	Deductible & Coinsurance
Preventive Mammography and Pap Smear & Prostate Screening			Covered in Full	Deductible & Coinsurance

Failure to Pre-certify will result in a 50% maximum penalty

Medical Services performed and billed by a Physician or other Medical Provider				
Office visits and diagnostic Copayment for dependent child(ren)/students			No copay for unmarried dependent children and unmarried dependent students.	Deductible & Coinsurance
Office visit copayment, including Outpatient clinic visits			OV Copay Charge per visit	Deductible & Coinsurance
Specialist Office Visits			OV Copay Charge per visit.No copay for unmarried dependent children and unmarried dependent students	Deductible & Coinsurance
Maternity Pre-Postnatal Care			OV Copay Charge per visit.No copay for unmarried dependent children and unmarried dependent students	Deductible & Coinsurance
Annual Physical Check-up (Adult)			Covered in Full	Deductible & Coinsurance
Preventive Mammography and Pap Smear & Prostate Screening			Covered in Full	Deductible & Coinsurance
Chiropractic Care			OV Copay Charge per visit.No copay for unmarried dependent children and unmarried dependent students	Deductible & Coinsurance
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	Deductible & Coinsurance
Speech Therapy		10 Visits per calendar year	OV Copay Charge per visit.No copay for unmarried dependent children and unmarried dependent students	Deductible & Coinsurance
Outpatient Surgery		Office	Deductible & Coinsurance	Deductible & Coinsurance
		OP hospital	Deductible & Coinsurance	Deductible & Coinsurance
		Ambulatory freestanding	Deductible & Coinsurance	Deductible & Coinsurance
Inpatient Surgery			Deductible & Coinsurance	Deductible & Coinsurance
DME:	(*Precert required when the amt is > \$2000)	\$10,000 Calendar year max	Deductible & Coinsurance	Deductible & Coinsurance
Diagnostic Lab ¹		Providers office/ Free Standing Facility	Diagnostic Copay, No copay for unmarried dependent children and unmarried dependent students.	Deductible & Coinsurance
Diagnostic Radiology ¹	YES	Providers office/ Free Standing Facility Pre-cert required in-network only	Diagnostic Copay, No copay for unmarried dependent children and unmarried dependent students.	Deductible & Coinsurance

Failure to Pre-certify will result in a 50% maximum penalty

Well baby and Child Care				
Well baby and Well Child Care, including Immunizations		up to age 19	Covered in full	Deductible & Coinsurance

Emergency Coverage				
Emergency Room Care facility copay		ER Copay , waived if admitted	ER Facility Copay	ER Facility Copay
Emergency Ground Ambulance			N/A	Covered up to 100% of U & C , subject to in-network deductible & coinsurance

Inpatient Mental Health & Chemical Dependency				
Inpatient Mental Health	YES-applies to in-network only	30 days /cal.yr, no limits for biological based	Deductible & Coinsurance	Deductible & Coinsurance
Chemical Dependency: Detoxification	YES-applies to in-network only	7 days per calendar year	Deductible & Coinsurance	Deductible & Coinsurance
Chemical Dependency: Rehabilitation	YES-applies to in-network only	30 days cal yr	Deductible & Coinsurance	Deductible & Coinsurance

Outpatient Mental Health & Chemical Dependency				
Outpatient Chemical Dependency	YES-applies to in-network only	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	Deductible & Coinsurance
Outpatient Mental Health	YES-applies to in-network only	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	Deductible & Coinsurance

Failure to Pre-certify will result in a 50% maximum penalty

Vision				
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)	Covered through Davis Vision Providers 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	

Prescription Coverage				
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¹ 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.