

PREMIER PLAN SCHEDULE OF BENEFITS

COVERED EXPENSES	PARTICIPANT SHARE OF COST
	Performed by or referred to a Participating Provider in the Plan
Deductible (applies to <u>all</u> services except doctor's office visits and prescription drugs) per Plan Year	\$125 per person \$250 per family
Acupuncture/Chiropractor • Up to 20 visits combined per Plan year	Deductible applies Plan pays up to \$25 per visit (does not apply to out-of-pocket maximum)
Alcohol and Drug Dependency • Outpatient Treatment	\$5 co-payment per visit
• Inpatient Treatment	Deductible applies \$100 co-payment per admission, waived at Health Care Services
Ambulance • Covered if emergency or pre-authorized	Deductible applies
Chiropractor/Acupuncture • Up to 20 visits combined per Plan year	Deductible applies Plan pays up to \$25 per visit (does not apply to out-of-pocket maximum)
Doctor Office Visit – Non-preventive • Physical Exam • In-office consultation by specialist • Hearing Tests – up to age 18 • Allergy Testing or treatment	\$5 co-payment per visit
Durable Medical Equipment, Orthotics or Prosthetics	Deductible applies; 50% for least expensive of purchase, rental or repair (does not apply to out-of-pocket maximum)
Emergency Room • Hospital facility charge – waived if admitted	Deductible applies \$100 co-payment per visit
• Emergency Room Physician	Deductible applies
Home Health • Maximum 60 days per condition combined with Skilled Nursing Facility	Deductible applies

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Hospice <ul style="list-style-type: none"> • 6 months, renewed as necessary 	Deductible applies
Hospital Inpatient or ICU <ul style="list-style-type: none"> • Hospital Inpatient services and supplies 	Deductible applies \$100 co-payment per admission, waived at Health Care Services
<ul style="list-style-type: none"> • Surgeon, assistant surgeon and/or anesthesiologist 	Deductible applies
<ul style="list-style-type: none"> • Hospital or Skilled Nursing Facility doctor visit 	Deductible applies
Immunization	\$5
Infertility Treatment	Deductible applies 50% (does not apply to out-of-pocket maximum)
Laboratory Services	Deductible applies
Mental Health <ul style="list-style-type: none"> • Outpatient Therapy 	\$5 co-payment per visit
<ul style="list-style-type: none"> • Inpatient/Day Care 	Deductible applies \$100 co-payment per admission
Outpatient Surgery	Deductible applies
Prescription Drugs (Outpatient) <ul style="list-style-type: none"> • Generic mandatory when available. • 30-day supply • Does not apply to out-of-pocket maximum 	\$5 Generic \$10 Brand on Formulary \$30 Non-formulary
<ul style="list-style-type: none"> • 90-day supply at pharmacy or mail order • Does not apply to out-of-pocket maximum 	\$10 Generic \$20 Brand on Formulary \$60 Non-formulary

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Preventive Care Services Recommended under the Affordable Care Act	No charge
Rehabilitation Therapy (Physical, Speech or Occupational Therapy)	Deductible applies \$5 co-payment per visit
Skilled Nursing Facility Maximum 60 days per condition combined with Home Health	Deductible applies
Urgent Care Center	Deductible applies \$40 co-payment per visit
X-rays	Deductible applies

PLAN MAXIMUMS	
Maximum Out-of-Pocket Does not include non-covered services, unauthorized services, charges in excess of contract or allowable rates; or your share of cost for prescriptions, chiropractic/acupuncture care, infertility treatment, and durable medical equipment.	<ul style="list-style-type: none"> • \$1,000 per person • \$2,500 per family • Once the annual maximum is met, this Plan pays 100% of eligible expenses for the balance of the Plan Year.
Maximum Benefits Paid for Each Participant	<ul style="list-style-type: none"> • No Lifetime Limit

Non-Grandfathered Health Plan

This plan is a “non-grandfathered health plan” under the Affordable Care Act. A non-grandfathered plan must meet health care reforms legislated by the Act. Specifically, this Plan must provide preventive services and screenings to you without any cost sharing when the services are performed by a Participating Provider; and emergency services performed by Participating and non-participating providers in an emergency department of a hospital are subject to the same coinsurance and copayment.