

## Standard Bronze Plan 1 - 60%

Plan Overview	In-Network Member Pays	Out-of-Network Member Pays
<b>Deductible</b> <i>Individual</i> <i>Family</i> <i>(copays are not applied to deductible)</i>	\$3,250 \$6,500	\$6,500 \$13,000
<b>Out-of-Pocket Maximum</b> <i>Individual</i> <i>Family</i>	\$6,250 \$12,500	\$12,500 \$25,000
<b>Physician Office Visits</b>		
<b>Preventive Care/Screenings/Immunizations</b>	\$0	50% coinsurance
<b>Primary Care</b> (injury or illness)	\$30 copay*	50% coinsurance**
<b>Specialist</b>	40% coinsurance*	50% coinsurance**
<b>Emergency/Urgent Care</b>		
<b>Urgent Care Center or Facility</b>	40% coinsurance*	50% coinsurance**
<b>Emergency Room</b>	40% coinsurance*	40% coinsurance*
<b>Ambulance</b>	\$0*	\$0*
<b>Hospital Services</b>		
<b>Inpatient</b>	40% coinsurance*	50% coinsurance**
<b>Outpatient</b> (performed at hospital or ambulatory facility)	40% coinsurance*	50% coinsurance**
<b>Skilled Nursing Facility</b> <i>90 day calendar year maximum</i>	40% coinsurance*	50% coinsurance**
<b>Mental Health, Substance Abuse &amp; Behavioral Health Care</b>		
<b>Mental Health, Substance Abuse &amp; Behavioral Health Services</b>	Covered same as any other illness	Covered same as any other illness
<b>Hospice Care</b>		
<b>Hospice Services</b>	\$0*	50% coinsurance**
<b>Outpatient Services</b>		
<b>Home Health Care</b> <i>100 visit calendar year maximum</i>	25% coinsurance subject to a \$50 deductible	25% coinsurance subject to a \$50 deductible
<b>Advanced Radiology</b> (CT/PET Scan, MRI)	40% coinsurance*	50% coinsurance**
<b>Non-Advanced Radiology</b> (X-ray, Diagnostic)	40% coinsurance*	50% coinsurance**

\*After in-network deductible is met

\*\*After out-of-network deductible is met

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	In-Network Member Pays	Out-of-Network Member Pays
<b>Outpatient Services</b>		
<b>Laboratory Services</b>	40% coinsurance*	50% coinsurance**
<b>Rehabilitative &amp; Habilitative Therapy</b> (Physical, Speech, Occupational) <i>combined 40 visit calendar year maximum</i>	40% coinsurance*	50% coinsurance**
<b>Chiropractic Care</b> <i>20 visit calendar maximum</i>	40% coinsurance*	50% coinsurance**
<b>Other Services</b>		
<b>Durable Medical Equipment</b>	40% coinsurance*	50% coinsurance**
<b>Prosthetics</b>	40% coinsurance*	50% coinsurance**
<b>Diabetic Supplies &amp; Equipment</b>	40% coinsurance*	50% coinsurance**
<b>Prescription Drugs</b>		
<b>Generic Drugs</b>	\$10 copay*	50% coinsurance**
<b>Preferred Brand Drugs</b>	40% coinsurance*	50% coinsurance**
<b>Non-Preferred Brand Drugs</b>	40% coinsurance*	50% coinsurance**
<b>Specialty Drugs</b>	40% coinsurance*	50% coinsurance**
<b>Pediatric-Only Services (for children under age 19)</b>		
<b>Pediatric Dental Care</b>		
<b>Diagnostic &amp; Preventive</b> (Oral Exam, Cleaning, X-ray)	\$0	50% coinsurance**
<b>Basic Restorative</b> (Filling, Simple Extraction)	40% coinsurance*	50% coinsurance**
<b>Major Restorative</b> (Endodontic, Crown)	50% coinsurance*	50% coinsurance**
<b>Orthodontia Services</b> <i>medically necessary only</i>	50% coinsurance*	50% coinsurance**
<b>Pediatric Vision Care</b>		
<b>Routine Eye Exam</b>	\$30 copay	50% coinsurance**
<b>Prescription Eye Glasses</b> <i>one pair of frames &amp; lenses per calendar year</i>	lenses: \$0* collection frames: \$0* non-collection frames: Members choosing to upgrade from a collection frame to a non-collection frame will be given a credit equal to the cost of the collection frame and will be entitled to a negotiated discount*	100% coinsurance

\*After in-network deductible is met

\*\*After out-of-network deductible is met

This Standard Plan Design sample is representative and is not intended to be a legal contract. Please see the actual plan documents for a full list of benefit coverage, exclusions and the terms of the policy.