Small Business Health Options Programs (SHOP) MARKET
Standard Gold Plan – 80%
SCHEDULE OF BENEFITS

Deductible and Out-of-Pocket Maximum	**In-Network (INET) Member Pays**	**Out-of-Network (OON) Member Pays**
Deductible - The individual deductible applies if you have coverage only for yourself and not for any dependents. The family deductible applies if you have coverage for yourself and one or more eligible dependents. If you have family coverage, each covered family member needs to satisfy his or her individual deductible, not the entire family deductible, prior to receiving benefits that are subject to the deductible.		
Plan Deductible *Individual* *Family*	$1,000 per member $2,000 per family	$3,000 per member $6,000 per family
Separate Prescription Drug Deductible *Individual* *Family*	$50 per member $100 per family	$350 per member $700 per family
Out-of-Pocket Maximum *Individual* *Family* (Includes deductible, copayments and coinsurance)	$3,500 per member $7,000 per family	$6,000 per member $12,000 per family
Benefits	**In-Network (INET) Member Pays**	**Out-of-Network (OON) Member Pays**
Provider Office Visits		
Adult Preventive Visit	No Cost	30% coinsurance
Infant / Pediatric Preventive Visit	No Cost	30% coinsurance
Primary Care Provider Office Visits (includes services for illness, injury, follow-up care and consultations)	$25 copayment per visit	30% coinsurance per visit after OON plan deductible is met
Specialist Office Visits	$45 copayment per visit	30% coinsurance per visit after OON plan deductible is met
Mental Health and Substance Abuse Office Visit	$25 copayment per visit	30% coinsurance per visit after OON plan deductible is met
Outpatient Diagnostic Services		

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Deductible and Out-of-Pocket Maximum	**In-Network (INET) Member Pays**	**Out-of-Network (OON) Member Pays**
Advanced Radiology (CT/PET Scan, MRI)	$75 copayment per service up to a combined annual maximum of $375 for MRI and CAT scans; $400 for PET scans	30% coinsurance per service after OON plan deductible is met
Laboratory Services	$30 copayment per service	30% coinsurance per service after OON plan deductible is met
Non-Advanced Radiology (X-ray, Diagnostic)	$45 copayment per service	30% coinsurance per service after OON plan deductible is met
Mammography Ultrasound	$20 copayment per service	30% coinsurance per service after OON plan deductible is met
Prescription Drugs – Retail Pharmacy ***(30 day supply per prescription)***		
Tier 1	$5 copayment per prescription	30% coinsurance per prescription after OON prescription drug deductible is met
Tier 2	$30 copayment per prescription	30% coinsurance per prescription after OON prescription drug deductible is met
Tier 3	$50 copayment per prescription	30% coinsurance per prescription after OON prescription drug deductible is met
Tier 4	20% coinsurance up to a maximum of $150 per prescription after INET prescription drug deductible is met	30% coinsurance per prescription after OON prescription drug deductible is met
Outpatient Rehabilitative and Habilitative Services		
Speech Therapy (40 visits per plan year limit combined for physical, speech, and occupational therapy)	$30 copayment per visit	30% coinsurance per visit after OON plan deductible is met
Physical and Occupational Therapy (40 visits per plan year limit combined for physical, speech, and occupational therapy)	$30 copayment per visit	30% coinsurance per visit after OON plan deductible is met
Other Services		
Chiropractic Services (up to 20 visits per plan year)	$45 copayment per visit	30% coinsurance per visit after OON plan deductible is met
Diabetic Equipment and Supplies	30% coinsurance per equipment/supply	30% coinsurance per visit after OON plan

Deductible and Out-of-Pocket Maximum	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
		deductible is met
Durable Medical Equipment (DME)	30% coinsurance per equipment/supply	30% coinsurance per visit after OON plan deductible is met
Home Health Care Services (up to 100 visits per plan year)	No Cost	25% coinsurance per visit after $50 deductible is met
Outpatient Services (in a hospital or ambulatory facility)	$500 copayment after INET plan deductible is met	30% coinsurance per visit after OON plan deductible is met
Inpatient Hospital Services		
Inpatient Hospital Services (including mental health, substance abuse, maternity, hospice and skilled nursing facility*) *(skilled nursing facility stay is limited to 90 days per plan year)	$500 copayment per day to a maximum of $1,000 per admission after INET plan deductible is met	30% coinsurance per visit after OON plan deductible is met
Emergency and Urgent Care		
Ambulance Services	No Cost	No Cost
Emergency Room	$150 copayment per visit	$150 copayment per visit
Urgent Care Centers	$75 copayment per visit	30% coinsurance per visit after OON plan deductible is met
Pediatric Dental Care (for children under age 19)		
Diagnostic & Preventive	No Cost	50% coinsurance per visit after OON plan deductible is met
Basic Services	20% coinsurance per visit	50% coinsurance per visit after OON plan deductible is met
Major Services	40% coinsurance per visit	50% coinsurance per visit after OON plan deductible is met
Orthodontia Services (medically necessary only)	50% coinsurance per visit	50% coinsurance per visit after OON plan deductible is met
Pediatric Vision Care		

Deductible and Out-of-Pocket Maximum	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Prescription Eye Glasses (one pair of frames and lenses or contact lens per plan year)	Lenses: $0; Collection frame: $0; Non–collection frame: members choosing to upgrade from a collection frame to a non-collection frame will be given a credit substantially equal to the cost of the collection frame and will be entitled to any discount negotiated by the carrier with the retailer.	Not Covered
Routine Eye Exam by Specialist (one exam per plan year)	$45 copayment per visit	30% coinsurance per visit after OON plan deductible is met

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