



Inspiring healthy moments.

HF5

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| Overview | Deductible | N/A |
| | Coinsurance | 10% |
| | Out-of-pocket maximum — individual/family | \$4,000/\$8,000 |
| | Lifetime maximum | \$5,000,000 |
| Health and wellness | Memberships at Pro-Health & Fitness Centers | \$0 |
| | Health risk assessments | \$0 |
| | Lifestyle change modules | \$0 |
| | Preventive care (adult physicals, well-child visits, annual well woman exam, and mammogram. Includes all associated preventive lab services) | \$0 |
| Office visits | Primary care visit (includes a Registered Nurse Practitioner, Physician Assistant, General Practitioner, Family Practitioner, Internist, or Pediatrician) | \$20 |
| | Specialist visit (including consultations and second opinions) | \$40 |
| | Urgent care — in service area must use participating provider | \$20 |
| | Urgent care — out of service area | \$40 |
| Inpatient services | Hospital admission, medical (includes all services) | \$1,000 per admission |
| | Hospital admission, mental health | \$1,000 per admission |
| | Hospital admission, alcohol/substance abuse (detox and acute care only) | \$1,000 per admission |
| Outpatient services | Ambulance | \$150 |
| | Emergency room services | \$300 |
| | Surgery | \$250 |
| | Maternity office visit (not including perineonatology) | \$40 |
| | ultrasound | \$25 |
| | delivery | 1,000 per admission |
| | Lab tests, routine (all outpatient locations) | 10% |
| | Radiology/imaging, routine (X-rays, ultrasounds) (all outpatient locations) | 10% |
| | Radiology/imaging, specialty (CT, MRI, MRA, PET scans, nuclear studies) | \$200 |
| Durable medical equipment and external prosthetic devices | 10% | |
| Home health care | \$0 | |
| Prescription drugs | Riders available. Formulary applies. | Varies |

Note: This is a summary of benefits only. Limitations and prior authorization requirements may apply to certain services. Consult your Certificate of Coverage for a complete listing of services and cost shares.