

**APPENDIX G**  
**Network Health Plan**  
**Active Employees POS**

| Service Received  | Employee Share of the Cost     |  |
|---|--------------------------------|--|
| Preventive Care   | In-Network Benefits            | Out-Of-Network Benefits (OON)  |
| <ul style="list-style-type: none"> <li>Immunization (including travel), lead screening, PSA (prostate screening)</li> </ul>   | No Charge                      | Covered up to MAB  |
| <ul style="list-style-type: none"> <li>Routine physical exam and well baby care</li> <li>Routine hearing screening</li> <li>Routine prenatal and postpartum care</li> <li>Preventive colonoscopy</li> <li>Family planning</li> </ul> <i>See "Other Services" for additional Preventive Care information</i>   | No Charge                      | Subject to deductible and coinsurance:<br><br>Individual:<br>\$1,000 deductible per member per calendar year and 20% coinsurance up to \$2,000 per member<br><br>Family:<br>\$2,000 per family per calendar year and 20% coinsurance up to \$4,000 per family per calendar year<br><br>Some self referred benefits are subject to precertification requirements. Refer to your Benefit Booklet for details. Call 1-800-531-4450 to precertify. |
| <b>Office Visit</b> <ul style="list-style-type: none"> <li>Medical exam, office surgery</li> </ul>  | \$15 PCP/\$30 Specialist Copay |  |
| <b>Other Outpatient Care</b> <ul style="list-style-type: none"> <li>Allergy treatments and injections</li> <li>Short term rehabilitative therapy- physical, occupational, cardiac or speech (<i>unlimited</i>)</li> </ul>   | \$15 Copay                     |  |
| <ul style="list-style-type: none"> <li>Surgery – Outpatient department of a hospital (<i>non-site of service location</i>)</li> </ul>   | In-Network deductible applies  |  |
| <ul style="list-style-type: none"> <li>Lab – Outpatient department of a hospital (<i>non-site of service location</i>)</li> </ul>   |                                |  |
| <ul style="list-style-type: none"> <li>CT scan , MRI, X-ray and ultrasound</li> </ul>   |                                |  |
| <ul style="list-style-type: none"> <li><b>Site of Service</b><br/>Surgery rendered at independent Ambulatory Surgery Center (if labs associated with surgery are sent to a non-site of service location deductible will apply)<br/>Lab rendered at an independent facility</li> </ul>   | No Charge                      |  |
| <b>Inpatient Care</b> (as a bed patient in an acute care hospital) <ul style="list-style-type: none"> <li>Semi-private room and board</li> <li>Physician in-hospital care, surgery, anesthesia, lab, X-ray, CT scan, MRI, medical supplies, medication and physical, occupational and speech therapy</li> <li>Maternity care-delivery</li> </ul>  | In-Network deductible applies  |  |
| <b>Skilled Nursing Facility and Rehabilitation Facility Care</b> <ul style="list-style-type: none"> <li>(<i>Limited to 100 days combined maximum per member per calendar year</i>)</li> </ul>   |                                |  |
| <b>Other Services</b> <ul style="list-style-type: none"> <li>Routine vision exam (<i>one exam every calendar year</i>)</li> </ul>   | No Charge                      |  |
| <ul style="list-style-type: none"> <li>Chiropractic visit (<i>24 visit maximum per member per calendar year</i>)</li> </ul>   | \$15 Copay                     |  |
| <ul style="list-style-type: none"> <li>Infertility (<i>tests, counseling</i>)</li> <li>Treatment for surgical and non-surgical TMJ (<i>excluding appliances and orthodontic treatment</i>)</li> </ul>   | \$30 Copay                     |  |
| <ul style="list-style-type: none"> <li>Hearing aids – Birth to age 18.<br/>19 and over hearing aid maximum of \$1500 for each ear every 60 months</li> <li>Nutritional Counseling – (<i>if billed as an office visit, service will be subject to an office visit co-pay, three visits per member per calendar year, unlimited for diabetes or organic disease</i>)</li> <li>OB/GYN care – Well Women exam annually</li> </ul> | No Charge                      |  |

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| • Mammogram and pap smear  | No Charge                            | Covered up to MAB   |
|--|--------------------------------------|---|
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| <b>Hospital Emergency Room (ER)/ Urgent Care Facility</b>  |                                      |   |
| • ER charge ( <i>copayment waived if admitted</i> )  | \$100 Copay                          | \$100 Copay   |
| • Urgent Care  | \$50 Copay                           | \$50 Copay  |
| • Walk In Center   | \$30 Copay                           | Deductible and Coinsurance apply  |
| • ER physician fee, lab, medical supplies  | No Charge                            | No Charge   |
| <b>Ambulance</b> ( <i>medically necessary emergency transport only</i> )   | No Charge                            | No Charge   |
| <b>Durable Medical Equipment (DME) and External Prosthetic Devices</b> ( <i>unlimited</i> )  | No Charge                            | Deductible and Coinsurance apply  |
| <b>For these services no PCP referral is required, but ALL care must be authorized in advance by the Behavioral Health Administrator</b> |                                      |   |
| Mental Health (MH)   | In-Network Benefits                  | Out-of-Network Benefits   |
| • Outpatient services  |                                      |   |
| - Individual Therapy   | \$15 Copay                           | Individual:<br>\$1,000 deductible per member per calendar year and 20% coinsurance up to \$2,000 per member   |
| - Intensive Outpatient Treatment Program (IOP)   | No Charge                            |   |
| - Group Therapy  | No Charge                            | Family:<br>\$2,000 per family per calendar year and 20% coinsurance up to \$4,000 per family per calendar year<br><br>Some self referred benefits are subject to precertification requirements. Refer to your Benefit Booklet for details. Call 1-800-531-4450 to precertify. |
| • Inpatient services   | In-Network deductible applies        |   |
| - Inpatient  | No Charge                            |   |
| - Partial Hospitalization Program (PHP)  | No Charge                            |   |
| Substance Abuse (SA)   |                                      |   |
| • Outpatient services  |                                      |   |
| - Individual Therapy   | \$15 Copay                           | Some self referred benefits are subject to precertification requirements. Refer to your Benefit Booklet for details. Call 1-800-531-4450 to precertify.   |
| - Intensive Outpatient Treatment Program (IOP)   | No Charge                            |   |
| - Group Therapy  | No Charge                            |   |
| • Inpatient services   | In-Network deductible applies        |   |
| - Inpatient ( <i>Including medical detoxification &amp; SA rehabilitation</i> )  |                                      |   |
| - Partial Hospitalization Program (PHP)  |                                      |   |
| <b>In-Network Deductible Maximum (For covered medical costs)</b>   |                                      |   |
| • \$500 per member no more than \$1000 per family per calendar year  |                                      |   |
| <b>Co-Pay/OON Maximums (For covered medical costs)</b>   |                                      |   |
|  | In-Network Benefits                  | Out-of-Network Benefits   |
| • Individual Out-Of-Pocket Maximum   | \$500 per member per calendar year   | \$3,000 per member per calendar year  |
| • Family Out-of-Pocket Maximum   | \$1,000 per family per calendar year | \$6,000 per family per calendar year  |
| <b>Lifetime Dollar Limit</b>   |                                      |   |
| Unlimited  |                                      |   |

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| Other  |   |  |
|--|---|--|
| <ul style="list-style-type: none"> <li>Health Education Reimbursement: \$150 per family per calendar year**</li> <li>Fitness Equipment Reimbursement or Health Club Benefit: N/A</li> <li>Eyewear benefits: N/A</li> </ul> <p style="text-align: center;">**This is a taxable benefit.</p> |   |  |
| Prescription Drugs   |   |  |
| Employee Share of the Cost   | Retail Pharmacy   | Mail Service Pharmacy  |
|  | <ul style="list-style-type: none"> <li><b>\$10</b> for each generic medication</li> <li><b>\$25</b> for each preferred brand-name medication</li> <li><b>\$40</b> for each non-preferred brand-name medication</li> </ul>             | <ul style="list-style-type: none"> <li><b>\$1</b> for each generic medication</li> <li><b>\$40</b> for each preferred brand-name medication</li> <li><b>\$70</b> for each non-preferred brand-name medication</li> </ul> |
| Days Supply Limit  | Up to a 31-day supply   | Up to a 90-day supply  |
| Maximums (for covered prescription costs)  |   |  |
| <ul style="list-style-type: none"> <li>\$750 per individual per calendar year</li> <li>\$1,500 per family per calendar year</li> </ul>   |   |  |
| Other  |   |  |
| <ul style="list-style-type: none"> <li>Mandatory Mail Order (for Maintenance Drugs after three (3) retail purchases per prescription, with employee opt out.</li> <li>Exclusive Specialty Pharmacy</li> <li>Quantity Limits</li> </ul>   | <ul style="list-style-type: none"> <li>Mandatory Generic Substitution with DAW 2 (i.e., the only exception is physician ordered "Dispense as Written")</li> <li>Traditional Generic Step Therapy</li> <li>Pharmacy Adviser</li> </ul> |  |

~end~