



## HMO Summary of Benefits

### FOR NEW/RENEWING BUSINESS FOR NON-GRANDFATHERED PLANS

**HMO Service Area Requirements:** In order to be eligible for one of the HMO plans offered through the Alliance, an employee or subscriber obtaining individual coverage must live or work within the HMO's service area. The HMO plans offered through the Alliance provide the following benefits when medically necessary. Co-pays are due at the time of service. Your maximum out-of-pocket per calendar year for covered services is \$3,500 individual or \$7,000 family subject to provisions of the coverage certificate. *This is only a summary of benefits; each carrier can give you their actual contract language and definitions of covered benefits, limitations, exclusions and allowable charges. Details of coverage may differ among carriers. All Alliance HMO carriers offer at least these benefits. **Mental Health Services are covered the same as any other benefit. Unlimited lifetime maximum benefit.***

<p><b>Physician's Non-routine/preventive care</b> including:</p> <ul style="list-style-type: none"> <li>• Primary Care</li> <li>• Specialist and Consultant Care</li> <li>• <b>Outpatient Mental Health Services</b> (provided by a designated specialist)</li>   <li>• <b>Urgent Care Facility</b></li> <li>• <b>Chemotherapy, Radiation Therapy, Dialysis</b></li> <li>• <b>Specialty Pharmaceuticals</b> (injections administered in physician's office)</li> </ul>	<p><b>\$35 Co-payment for each visit to a Participating Primary Care Physician and \$50 for each visit to a Participating Specialist Physician. No limit to the number of visits per calendar year. A referral is no longer needed from your Primary Care physician to see a Participating Specialist Physician.</b></p> <p><b>\$45 Co-payment No Co-pay. Fees vary by HMO carrier</b> in accordance with each carrier's commercial plan.</p>
<p><b>Physician's Routine/preventive care</b> including:</p> <ul style="list-style-type: none"> <li>• Preventative Care <i>including lab and x-rays; screening mammograms and pap smears</i></li> <li>• Well-Child Care</li> </ul>	<p><b>No copayment</b></p>
<p><b>Diagnostic Laboratory Tests &amp; X-ray Examinations Routine Immunizations and Injections</b></p>	<p><b>You pay nothing other than the office visit co-pay if these services are performed during an office visit with a Participating Physician. Otherwise, a separate co-pay for the procedure may apply.</b></p>
<p><b>Care in a Participating Hospital</b> including room and board (private room only when ordered by a Participating Physician), intensive care, coronary care, cardiac surgery, dialysis, radiation therapy, cathode ray scanning and other inpatient hospital charges such as operating room, drugs, x-ray, lab, supplies and short-term rehabilitation. <b>Inpatient Mental Health services</b> (provided in a designated Participating Hospital).</p> <p><b>Physician's and Surgeon's Care Blood and blood derivatives</b></p>	<p><b>You pay \$500 per day up to a maximum of \$2,500 per member per calendar year, and then the plan pays 100%.</b></p> <p><b>Plan pays 100%. Plan pays 100% of cost of administration.</b></p>
<p><b>Outpatient Hospital Services</b> not including services received in the Emergency Room <b>Chemotherapy, Radiation Therapy, Dialysis Specialty Pharmaceuticals</b> (administered in outpatient hospital)</p>	<p><b>Plan pays 100% after a \$350 co-pay</b> for each visit to a Participating Hospital Outpatient Dept. when authorized. <b>No copay. Fees vary by HMO carrier</b> in accordance with each carrier's commercial plan.</p>
<p><b>Maternity Care</b> Physician's care of mother before, during and six weeks after delivery; physician's hospital care of mother. No waiting period. Newborns are covered from birth, provided proper notification is submitted on a timely basis. Includes emergency air transportation when the life of the mother or infant is in danger.</p>	<p><b>You pay \$35 each office visit. You pay nothing for physician's hospital care. Regular hospital benefits and co-pays apply for hospital stay.</b></p>
<p><b>Family Planning Services</b> Contraceptive counseling; IUDs provided when indicated. Sterilization procedures and initial studies, diagnostic procedures and services for infertility as determined necessary by a Participating Physician. Termination of pregnancy when medically necessary.</p>	<p><b>Regular office co-pay. Plan covers 50%</b> of all costs including hospital, after co-pay.</p> <p><b>Plan covers 100%</b> after a \$350 co-pay for outpatient hospital services; regular hospital benefits and copays apply for hospital stay.</p>
<p><b>Short-Term Rehabilitation &amp; Therapy Services, Inpatient &amp; Outpatient</b> Physical and Occupational Therapy     Inpatient     Outpatient Cardiac and Pulmonary Rehabilitation Speech and Hearing Therapy</p>	<p><b>Same as inpatient hospital Same as Specialist Physician \$50 per visit with 2 month maximum Fees vary by HMO carrier</b> in accordance with carrier's commercial plan.</p>
<p><b>Health Promotion</b> Classes/information varies by company, can include but is not limited to nutrition, weight control, smoking cessation, CPR.</p>	<p><b>Fees vary by HMO carrier</b> In accordance with each carrier's commercial plan.</p>

<b>Skilled Nursing Facility Care</b>	Plan pays 100% of all charges after you pay \$500 per admission, up to 30 days per calendar year.
<b>Organ Transplant of cornea, kidney and bone marrow for certain conditions.</b>	Hospital co-pay applies.
<b>In-Plan Emergency Care</b> for non life-threatening emergencies, call your primary care doctor for instructions.	\$150 co-pay; then plan pays 100% of usual, customary and reasonable charges.
<b>Out-of-Plan Emergency Care by non-plan physicians or providers.</b> Worldwide emergency health coverage. Necessary medical services to Members requiring immediate treatment while temporarily outside the Service Area.	\$150 co-pay; then plan pays 100% of usual, customary and reasonable charges.
<b>Local Ambulance Services</b> when medically indicated.	Plan pays 100% after you pay \$50 co-pay for ground transportation or \$100 co-pay for air transportation.
<b>Hospice</b> 6 months life expectancy. To include respite care.	Inpatient same co-pay as hospitalization. Outpatient no charge. Other benefit specifics in accordance with each carrier's commercial plan.
<b>Home Health Care</b> Medically appropriate health services provided at the home of a Member as prescribed or directed by a Participating Physician.	Plan pays 100%, you pay nothing.
<b>Alcohol and Drug Addiction or Abuse Services</b> Limited to short-term detoxification on an inpatient or outpatient basis, as determined by a Participating Physician, and related medical conditions.	Outpatient: You pay \$50 each office visit. Inpatient: You pay \$500 per day up to a maximum of \$2,500 per member per calendar year for these services.

<b>Prescription Drugs, Insulin, Diabetic Supplies, Enteral Nutritional Products, Special Medical Foods<sup>1</sup></b>				
Copayments are not applied to out-of-pocket limit. Certain drugs, special medical foods and enteral nutritional products require prior approval or benefits will be denied.	Tier 1 Generic Drug <sup>1</sup>	Brand-Name Drug		
		If a generic equivalent is available and you buy the brand-name, you pay:	If there is no generic equivalent available:	
			Tier 2 Formulary <sup>1</sup>	Tier 3 Non-formulary <sup>1</sup>
<b>Retail Pharmacy Program</b> (up to a 30-day supply or 120 units, whichever is less)	\$20	\$20 plus difference in covered charge	\$45	\$75
<b>Mail Order Plan</b> (up to 90-day supply or 360 units, whichever is less)	\$50	between brand-name and generic equivalent	\$112.50	\$187.50
<b>Specialty Pharmaceuticals – Tier 4</b> ( <i>injectables or oral/inhalation forms</i> )	20% of medication cost, with minimum \$75 copay and maximum \$400 copay per script			
<b>Nonprescription enteral nutritional products and special medical foods</b> (up to 30-day supply per 30 day period; requires prior approval)	Fees vary by HMO carrier in accordance with each carrier's commercial plan.			
<b>Other Services</b>				
<b>Durable Medical Equipment</b>	50% co-pay. Pre-certification required.			
<b>Acupuncture</b>	\$50 per visit. Limited to 20 visits per member per calendar year.			
<b>Autism Spectrum Disorders</b> (max. \$36,000 each calendar year for applied behavioral analysis when part of a preauthorized treatment plan; covered services include preauthorized physical, speech, and occupational therapy)	Usual copays or coinsurance based on place of treatment and type of service			
<b>Chiropractic</b>	\$50 per visit. Limited to 10 visits per member per calendar year.			
<b>Prosthetics</b>	50% co-pay			

<sup>1</sup> Prescription drugs must be purchased at a pharmacy that participates in the Retail Pharmacy or Mail Order Service programs.

#### **HMO General Exclusions**

- Visual training, eyeglasses, contact lenses
- Dental services except TMJ and craniomandibular disorders covered same as any illness
- Corrective appliances, artificial aids, and durable medical equipment except as provided
- Cosmetic surgery other than breast reconstruction following a mastectomy
- Custodial care, domiciliary care, rest cures
- Organ transplants, except cornea, kidney and bone marrow for certain conditions
- Care for conditions which state or local law require be treated in a public facility
- Care for military service-connected disabilities that a Member is legally entitled to receive from or at the expense of the government
- Services and items not reasonable and necessary for the diagnosis or treatment of an illness or injury, except approved preventive health services
- Experimental medical, surgical or other health care procedures
- Long-term physical or other rehabilitation therapy
- Reversal of voluntarily induced sterility
- Personal comfort items
- Hospital take-home drugs
- Treatment for alcoholism and substance abuse, except short-term detoxification services
- Elective abortions
- Services and items to improve the functioning of a malformed body member or system, unless medically necessary

**The above is only a general description. Details of coverage differ among HMO's. The specific terms of coverage, exclusions and limitations are contained in the Evidence of Coverage, Member Handbook or Certificate issued by the individual HMO.**