



**Small Business Health Options Program (SHOP)
Silver Enhanced Standard SG H S A
SCHEDULE OF BENEFITS**

Deductible and Out-of-Pocket Maximum	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
<p>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.</p>		
Plan Deductible		
<i>Individual</i>	\$3,000 per member	\$6,000 per member
<i>Family</i>	\$6,000 per family	\$12,000 per family
Separate Prescription Drug Deductible		
<i>Individual</i>	Not Applicable	Not Applicable
<i>Family</i>	Not Applicable	Not Applicable
Out-of-Pocket Maximum		
<i>Individual</i>	\$4,000 per member	\$12,500 per member
<i>Family</i> (Includes deductible, copayments and coinsurance)	\$8,000 per family	\$25,000 per family
Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Provider Office Visits		
Adult Preventive Visit	No Cost	40% coinsurance per visit
Infant / Pediatric Preventive Visit	No Cost	40% coinsurance per visit
Primary Care Provider Office Visits (includes services for illness, injury, follow-up care and consultations)	10% coinsurance per visit after INET plan deductible is met	40% coinsurance per visit after OON plan deductible is met
Specialist Office Visits	10% coinsurance per visit after INET plan deductible is met	40% coinsurance per visit after OON plan deductible is met
Mental Health and Substance Abuse Office Visit	10% coinsurance per visit after INET plan deductible is met	40% coinsurance per visit after OON plan deductible is met
Outpatient Diagnostic Services		
Advanced Radiology (CT/PET Scan, MRI)	10% coinsurance per service after INET plan deductible is met	40% coinsurance per service after OON plan deductible is met
Laboratory Services	10% coinsurance per service after INET plan deductible is met	40% coinsurance per service after OON plan deductible is met
Non-Advanced Radiology (X-ray, Diagnostic)	10% coinsurance per service after INET plan deductible is met	40% coinsurance per service after OON plan deductible is met
Mammography Ultrasound	10% coinsurance per service after INET plan deductible is met	40% coinsurance per service after OON plan deductible is met
Prescription Drugs - Retail Pharmacy (30 day supply per prescription)		



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Tier 1 Prescription Drugs	10% coinsurance per prescription after INET plan deductible is met	40% coinsurance per prescription after OON plan deductible is met
Tier 2 Prescription Drugs	10% coinsurance per prescription after INET plan deductible is met	40% coinsurance per prescription after OON plan deductible is met
Tier 3 Prescription Drugs	10% coinsurance per prescription after INET plan deductible is met	40% coinsurance per prescription after OON plan deductible is met
Tier 4 Prescription Drugs	10% coinsurance up to a maximum of \$200 per prescription after INET plan deductible is met	40% coinsurance per prescription after OON plan deductible is met
Prescription Drugs - Mail Order or Retail Pharmacy (90 day supply per prescription)		
Tier 1 Prescription Drugs	10% coinsurance per prescription after INET plan deductible is met	Not Covered
Tier 2 Prescription Drugs	10% coinsurance per prescription after INET plan deductible is met	Not Covered
Tier 3 Prescription Drugs	10% coinsurance per prescription after INET plan deductible is met	Not Covered
Outpatient Rehabilitative and Habilitative Services		
Speech Therapy (40 visits per calendar year limit combined for physical, speech, and occupational therapy)	10% coinsurance per visit after INET plan deductible is met	40% coinsurance per visit after OON plan deductible is met
Physical and Occupational Therapy (40 visits per calendar year limit combined for physical, speech, and occupational therapy)	10% coinsurance per visit after INET plan deductible is met	40% coinsurance per visit after OON plan deductible is met
Other Services		
Chiropractic Services (up to 20 visits per calendar year)	10% coinsurance per visit after INET plan deductible is met	40% coinsurance per visit after OON plan deductible is met
Diabetic Equipment and Supplies	10% coinsurance per equipment/supply after INET plan deductible is met	40% coinsurance per equipment/supply after OON plan deductible is met
Durable Medical Equipment (DME)	10% coinsurance per equipment/supply after INET plan deductible is met	40% coinsurance per equipment/supply after OON plan deductible is met
Home Health Care Services (up to 100 visits per calendar year)	10% coinsurance per visit after INET plan deductible is met	25% coinsurance per visit after OON plan deductible is met
Outpatient Surgery (in a hospital or ambulatory facility)	10% coinsurance per visit after INET plan deductible is met	40% coinsurance per stay after OON plan deductible is met
Inpatient Hospital Services		
Inpatient Hospital Services (including mental health, substance abuse, maternity, hospice and skilled nursing facility*)	10% coinsurance per admission after INET plan deductible is met	40% coinsurance per admission after OON plan deductible is met



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*(skilled nursing facility stay is limited to 90 days per calendar year)		
Emergency and Urgent Care		
Ambulance Services	10% coinsurance per visit after INET plan deductible is met	10% coinsurance per visit after INET plan deductible is met
Emergency Room	10% coinsurance per visit after INET plan deductible is met	10% coinsurance per visit after INET plan deductible is met
Urgent Care Centers	10% coinsurance per visit after INET plan deductible is met	40% 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	10% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Major Services	10% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Orthodontia Services (medically necessary only)	10% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Pediatric Vision Care (for children under age 19)		
Prescription Eye Glasses (one pair of frames and lenses or contact lens per calendar year)	Lenses: \$0 copayment after INET plan deductible is met; Collection frame: \$0 copayment after INET plan deductible is met; Non-collection frame: members choosing to upgrade from a collection from to a non-collection frame will be given a credit substantially equal to the cost of the collection frame and will be entitled to an discount negotiated by the carrier with the retailer.	Not Covered
Routine Eye Exam by Specialist (one exam per calendar year)	10% coinsurance per visit after INET plan deductible is met	40% coinsurance per visit after OON plan deductible is met
Adult Vision Care		
Routine Adult Vision Exam	10% coinsurance per visit after INET plan deductible is met	40% coinsurance per visit after OON plan deductible is met

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This Schedule of Benefits contains only a summary of the benefits offered by this plan. This Schedule of Benefits, alone, is not a contract. Your Certificate of Coverage will have specific and complete information about the benefits and limitations that apply to you.