

**SCHEDULE OF BENEFITS - MEDICAL (PLAN ST. CLAIR - A)**

In-Network benefits are based on the Preferred Provider Organization's approved amount. Out-of-Network benefits are based on the Reasonable and Customary amount. Benefits are determined after any applicable Deductible and Coinsurance, and are subject to Annual, Lifetime and Other Maximums, General Exclusions and other applicable limitations.

<b>Deductible</b>	<b><u>In-Network</u></b>	<b><u>Out-of-Network</u></b>
<ul style="list-style-type: none"> <li>- Individual</li> <li>- Family, embedded</li> </ul> Deductible, Coinsurance, and Copays apply to the Cost Sharing Maximum.	\$0 \$0	\$100 \$200
"Embedded" = Claims paid <u>after</u> the Individual Deductible is satisfied for an individual family member will have no additional Deductible taken for that individual family member. Claims paid <u>after</u> the Family Deductible is satisfied will have no additional Deductible taken for the entire family.	In-Network and Out-of-Network Deductibles accumulate separately.	
<b>Coinsurance Maximum</b>	<b><u>In-Network</u></b>	<b><u>Out-of-Network</u></b>
<ul style="list-style-type: none"> <li>- Individual</li> <li>- Family, embedded</li> </ul> Deductible, Coinsurance, and Copays apply to the Cost Sharing Maximum.	\$500 \$0	\$1,000 \$0
"Embedded" = Claims paid <u>after</u> the Individual Coinsurance Maximum is satisfied for an individual family member will have no additional Coinsurance taken for that individual family member. Claims paid <u>after</u> the Family Coinsurance Maximum is satisfied will have no additional Coinsurance taken for the entire family.	In-Network and Out-of-Network Deductibles accumulate separately.	
<b>Cost Sharing Maximum</b>	<b><u>In-Network</u></b>	<b><u>Out-of-Network</u></b>
<ul style="list-style-type: none"> <li>- Individual</li> <li>- Family, embedded</li> </ul> Deductible, Coinsurance, and Copays apply to the Cost Sharing Maximum.	\$6,350 \$12,700	\$12,700 \$25,400
"Embedded" = Claims paid <u>after</u> the Individual Cost Sharing Maximum is satisfied for an individual family member will have no additional Cost Sharing (Deductible, Coinsurance, and Copays) taken for that individual family member. Claims paid <u>after</u> the Family Cost Sharing Maximum is satisfied will have no additional Cost Sharing taken for the entire family.	In-Network and Out-of-Network Deductibles accumulate separately.	

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**You pay after the Copay and/or Deductible as stated.  
 "No Charge" = No Copay, No Deductible, and No Coinsurance.**

	<u>We Pay In-Network</u>	<u>We Pay Out-of-Network</u>
<b>CHARGES FOR PREVENTIVE CARE SERVICES</b>		
<p><b>The following Preventive Care and Screening Services:</b></p> <ul style="list-style-type: none"> <li>• Annual Adult Preventive Exam</li> <li>• Annual Gynecological Exam</li> <li>• Fecal Occult Blood Screening</li> <li>• Prostate Specific Antigen (PSA) Screening</li> </ul>	100%	100%
<p><b>All Other Preventive Care and Screening Services and Immunizations for children, adolescents and adults that:</b></p> <p>-- have a rating of A or B in the current United States Preventive Services Task Force recommendations, or</p> <p>-- are recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, or</p> <p>-- are provided for in comprehensive guidelines supported by the Health Resources and Services Administration, with respect to the individual involved.</p> <p>-- Includes annual routine vision exam as part of a physical to determine vision loss.</p> <p>*****</p> <p>Please consult the recommendations and guidelines for age, frequency and other guidelines. Some examples of screening include high blood pressure, breast cancer (mammograms), cervical cancer (PAP), cholesterol, depression, diabetes, colorectal cancer (colonoscopies), and prostate cancer (PSA). Examples of immunizations include HIV, DTP, Hepatitis A, Hepatitis B, HIB, HPV, MMR, and Flu Shots.</p> <p>Copies of the recommendations and guidelines may be obtained from the following web sites. You may also call 800-211-1534 to obtain a no-cost paper copy from US Health and Life Insurance Company.</p> <p><a href="https://www.healthcare.gov/what-are-my-preventive-care-benefits/">https://www.healthcare.gov/what-are-my-preventive-care-benefits/</a></p> <p><a href="http://www.cdc.gov/vaccines/hcp/acip-recs/vacc-specific/index.html">http://www.cdc.gov/vaccines/hcp/acip-recs/vacc-specific/index.html</a></p> <p><a href="http://www.hrsa.gov">www.hrsa.gov</a></p>	100%	80% after Deductible
<b>CHARGES FOR PHYSICIAN AND FACILITY SERVICES - URGENT CARE AND EMERGENCY</b>		
Urgent Care Facility	100% after Deductible	80% after Deductible
Urgent Care Physician	100% after Deductible	80% after deductible
Emergency Room Facility	100% after Deductible	
Emergency Room Physician	100% after Deductible	
Ambulance	100%	
<p>No copayment, deductible, or coinsurance applies to Out-of-Network emergency services if the In-Network Cost Sharing Maximum has been reached. Out-of-Network providers will be reimbursed at the same level of benefits as In-Network providers, and they may bill you for the balance.</p>		

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	<b><u>We Pay</u> In-Network</b>	<b><u>We Pay</u> Out of Network</b>
<b>CHARGES FOR PHYSICIAN AND FACILITY SERVICES - OTHER THAN URGENT CARE AND EMERGENCY (INCLUDES MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES)</b>		
Office Visit	100% after Deductible and \$5 Copay	80% after Deductible
Inpatient Facility	100% after Deductible	80% after Deductible
Inpatient Physician	100% after Deductible	80% after Deductible
Outpatient Facility	100% after Deductible	80% after Deductible
Outpatient Physician	100% after Deductible	80% after Deductible
Surgical Care Facility	100% after Deductible	80% after Deductible
Surgical Care Physician (Surgeon) – Inpatient (including Maternity)	100% after Deductible	80% after Deductible
Surgical Care Physician (Surgeon) - Outpatient	100% after Deductible	80% after Deductible
Diagnostic X-Ray, Laboratory and Advanced Imaging	100% after Deductible	80% after Deductible
Independent Laboratory Services Ordered by a Non-Network Physician	100% after Deductible	80% after Deductible
Independent Laboratory Services Ordered by a Network Physician	100% after In-Network Deductible	
Allergy Testing and Injections	100% after Deductible	80% after Deductible
<b>CHARGES FOR OTHER SERVICES</b>		
Durable Medical Equipment	90% after Deductible	90% after Deductible
Human Organ Transplant	100% after Deductible	80% after Deductible
Hospice	90% after Deductible	80% after Deductible
Home Health Care	90% after Deductible	80% after Deductible
Skilled Nursing Care – Nursing Home	100% after Deductible	80% after Deductible
Skilled Nursing Care – Residential Home	90% after Deductible	80% after Deductible
Infertility Counseling and Treatment (Limited Benefits)	100% after Deductible	80% after Deductible
Inpatient Rehabilitation Facility	100% after Deductible	80% after Deductible
Psychiatric Facility	Inpatient	100% after Deductible
	Outpatient	100% after Deductible
Substance Abuse Facility	Inpatient	100% after Deductible
	Outpatient	100% after Deductible
Partial Hospital Program for Mental Health	100% after Deductible	80% after Deductible
Dietician Services (Maximum 6 visits per Calendar Year)	100% after Deductible and \$5 Copay	80% after Deductible
LASIK Surgery	Inpatient	100% after Deductible
	Outpatient	80% after Deductible

