

oregon – small group

basic plan out-of-area dependent

This is a summary of benefits only and supplements your employer group's in-area summary of benefits document. Please consult your Member Handbook for detailed information on plan use and benefit coverage. Benefits are provided for medically necessary services received from non-participating providers at usual, customary and reasonable (UCR) charges. Inpatient hospital admissions/rehabilitation, skilled nursing facility stays, transplant-related services, and inpatient/outpatient mental health and chemical dependency services must be prior authorized or a 50% penalty of UCR charges (up to \$2,500 per occurrence) will apply. **The annual (calendar year) out-of-pocket maximum payable by you for covered services is \$3,000 per person/\$9,000 per family. The 50% penalty and some services do not apply to the maximum. The lifetime maximum coverage for benefits is \$2,000,000.**

benefits

you pay:

Preventive Health Services

- Periodic health exams, well-baby care 20%
- Vision & hearing screening, including necessary vision exams, for children under 18* 20%

Women's Health Care Services

- Annual (calendar year) gynecological exams & Pap tests 20%
- Follow-up visits after annual gynecological exam 50%
- Mammograms 20%

Physician / Provider Services

- Physician/provider office visits 50%
- Inpatient hospital visits 50%
- Surgery & anesthesia 50%
- Allergy shots & serums, injectable medications 50%
- Routine immunizations/shots 20%
- Other office procedures 50%

Hospital Services

- Acute care 50%
- Rehabilitative care (30 days per condition; 60 days for head/spinal) 50%
- Skilled nursing facility (20 days per condition) 50%

Maternity

- Pre-natal visits, delivery, & post-natal visits 50%
- Hospital services 50%
- Routine newborn nursery care 50%

Medical and Diabetes Supplies, Durable Medical Equipment, Appliances, Prosthetic Devices (Orthotics covered up to \$200 per calendar year)

50%

Emergent/Urgent & Ambulance Services (your Emergent/Urgent copayment is waived if admitted to hospital within 24 hours)

- Emergency services (for the treatment of emergency medical conditions only) 50%
- Urgent care services (for non-life threatening illness/minor injury) 50%
- Ambulance services (for emergency transportation only) 50%

Other Covered Services

- X-ray & lab services 20%
- Outpatient rehabilitation (30 visits per condition within 60 days) 50%
- Outpatient surgery, dialysis, chemotherapy & radiation therapy 50%
- Temporomandibular joint (TMJ) services 50%
- Home health care (60 consecutive days per condition) 50%
- Hospice care 50%
- Hearing aids; children under age 18 (who lost hearing before age 3) 50%
- Dental care; children ages 3-12 (exam/cleaning/flouride once per year; bitewing x-rays once in 18 months; sealants as appropriate) 20%; 20% for sealants
- Outpatient prescription drugs (must use participating pharmacies) See your Prescription Drug Summary of Benefits for details

*Children 2-6 years are limited to one exam every 12 months; children 7-17 are limited to one exam every 24 months.

benefits

you pay:

Mental Health / Chemical Dependency

(To initiate services, call 1-800-711-4577. All inpatient, residential and day or partial hospitalization treatment services must be prior authorized.)

• Inpatient/residential services	
- Facility	50%
- Provider visits	50%
• Day treatment services	
- Facility	50%
• Outpatient services	
- Provider visits	50%

general limitations and exclusions

Following are the most common limitations and exclusions. Please refer to your Member Handbook for a complete listing. Your employer may have purchased a supplemental benefit offering some of the services listed below. Please call your Customer Service team if you have questions.

- **Alternative care**, including acupuncture, chiropractic and naturopathic care.
- Some services do not apply to the **annual out-of-pocket maximums**. Please see your Member Handbook for a complete listing.
- **Cochlear implants**.
- **Cosmetic surgery**.
- **Custodial care** and private nursing services.
- **Dental care**, including orthognathic surgery, except as otherwise stated in this Summary.
- **Experimental/investigational procedures**.
- **Eye surgery** which alters the refractive character of the eye, including laser eye and radial keratotomy.
- Services and supplies for **family planning** (including birth control devices such as IUD's and diaphragms), **fertility/infertility** treatment, including in vitro fertilization.
- Routine **foot care**, except for diabetes.
- **Genetic testing**, except as otherwise stated in your Member Handbook.
- **Hearing aids**, hearing therapies and hearing devices used in association with hearing therapies or training, except as otherwise stated in this Summary.
- **Home births** and all related services.
- **Massage therapy**.
- Certain **mental health services**, such as treatment of developmental or learning disabilities and self-help programs, including family, marriage, sex and career counseling in the absence of illness.
- **Physical exams** primarily for camps, sports, insurance, licensing, employment, or other third-party purposes.
- Services, supplies and prescription drugs for **sexual dysfunction or sexual transformation**.
- Voluntary **sterilization** or **termination of pregnancy**.
- **TMJ** services are limited to \$1,000 per calendar year, \$5,000 per lifetime.
- Organ **transplants**, except as otherwise stated in your Member Handbook. No benefits will be provided during the first 24 months of coverage unless you meet the circumstances outlined in your Member Handbook. Approved transplants are limited to \$250,000 per lifetime.
- Amounts in excess of **usual, customary and reasonable (UCR) charges**. These amounts do not apply to out-of-pocket maximums.
- Routine **vision exams and eyeglasses**.
- **Weight loss programs** and other services and supplies for the treatment of **obesity**.
- Services for injury/illness sustained as a result of any **work for wage or profit**. Services covered by **motor vehicle insurance** or other liability insurance.

customer service:	• Portland Metro Area: 503-574-7500	• All Other Areas: 1-800-878-4445	• TTY (For the Hearing Impaired): 503-574-8702 or 1-888-244-6642
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