

# Summary of Benefits



washington – small group

**open option \$25 / 20% / 40% / \$3,000**

**+ \$3,000 common deductible**

This is a summary of benefits only. Please consult your Member Handbook for detailed information on plan use and benefit coverage. Benefits are provided after a \$3,000 per person/\$9,000 per family annual (calendar year) deductible has been met.

**IN-PLAN** benefits are provided for medically necessary services when provided by a participating physician or provider.

**OUT-OF-PLAN** benefits are provided when services are received from non-participating providers. These benefits are provided at usual, customary and reasonable (UCR) charges. Many services must be prior authorized or a 50% penalty of UCR charges (up to \$2,500 per occurrence) will apply.

**The annual (calendar year) common out-of-pocket maximum payable by you for any covered services is:**

**\$3,000 per person/\$9,000 per family. The 50% penalty, your deductibles and some services do not apply to your maximums. The lifetime maximum coverage for benefits is \$2,000,000.**

**A pre-existing condition exclusion applies to this plan.**

## benefits

	<b>you pay deductible, then:</b>	
	<b>in-plan</b>	<b>out-of-plan</b>
<b>Women's Health Care Services</b>		
• Annual (calendar year) gynecological exams, Pap tests	\$25/visit*	40%*
• Follow-up visits after annual gynecological exam	\$25/visit*	40%*
• Mammograms	\$25*	40%
<b>Physician / Provider Services</b>		
• Office visits	\$25/visit*	40%*
• Inpatient hospital visits	20%	40%
• Periodic health exams and well-baby care (from a Personal Physician/Provider only)	\$25/visit*	40%*
• Surgery & anesthesia	20%	40%
• Allergy shots & serums, injectable medications	20%	40%
• Routine immunizations/shots	\$25/visit*	40%*
<b>Hospital Services</b>		
• Acute care	20%	40%
• Observation care	20%	40%
• Rehabilitative care (30 days per calendar year)	20%	40%
• Skilled nursing facility (60 days per calendar year)	20%	40%
<b>Maternity (employee &amp; spouse only)</b>		
• Pre-natal visits, delivery, post-natal visits	\$250*	40%*
• Hospital services	20%	40%
• Routine newborn nursery care	20%*	40%
<b>Medical &amp; Diabetes Supplies, Durable Medical Equipment, Appliances, Prosthetic Devices</b> (Removable custom shoe orthotics, for conditions other than diabetes, are limited to \$200 per calendar year)		
	20%+	40%
<b>Emergency / Urgent Care / Emergency Transportation Services</b> (your emergency/urgent co-pay is waived if admitted to hospital within 24 hours)		
• Emergency services (for the treatment of emergency medical conditions only)	\$125*	\$125*
• Urgent care services (for non-life threatening illness/minor injury)	\$50*	\$50*
• Emergency medical transportation (limited to \$1,000 per calendar year)	20%	20%
<b>Other Covered Services</b>		
• X-ray & lab services	20%*	40%
• Imaging services (PET, CT, MRI)	20%	40%
• Outpatient rehabilitative services (30 visits per calendar year)	20%	40%
• Outpatient surgery, dialysis, infusion, chemotherapy & radiation therapy	20%	40%
• Temporomandibular joint (TMJ) services	50% to limit	Not covered
• Home health care (130 visits per calendar year)	20%	40%
• Neuro-developmental therapy (30 visits per calendar year) for children aged six and under	20%	40%
• Hospice care	Covered in full	Covered in full
• Spinal manipulations (12 visits per calendar year)	\$25/visit*	40%*
• Acupuncture (12 visits per calendar year)	\$25/visit*	40%*

\*Deductible does not apply

+Deductible does not apply to diabetes supplies

To initiate Mental Health or Chemical Dependency services, call 1-800-711-4577  All inpatient, residential and day or partial hospitalization treatment services must be prior authorized.	Mental Health Services				Chemical Dependency Services		
	You pay deductible, then:		Limits		You pay deductible, then:		Limits
	IN-PLAN	OUT-OF-PLAN			IN-PLAN	OUT-OF-PLAN	
<b>Inpatient</b>	20%	30%	15 days	Day/Visit maximum benefits are per person, per two calendar year period	20%	30%	\$14,500 maximum benefit is per person, per two calendar year period
<b>Outpatient visits</b>	\$25/visit*	30%*	29 visits				
<b>Residential/Day</b>	20%	30%	19 days				

\*Deductible does not apply

## 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.

- Certain **alternative care services** as specified in your Member Handbook.
- Some services do not apply to **annual out-of-pocket maximums** or deductibles. Please see your Member Handbook for a complete listing.
- Services provided by **any category of provider** that is not regulated by the state of Washington including, but not limited to, homeopaths, faith healers and lay midwives.
- Over-the-counter **contraceptive supplies and devices**.
- **Cosmetic surgery**.
- **Custodial care** and private nursing services.
- **Dental care**, including orthognathic surgery, except as otherwise stated in your Member Handbook.
- **Experimental/investigational procedures**.
- **Eye surgery** which alters the refractive character of the eye, including laser eye and radial keratotomy.
- Services and supplies for **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.
- **Home births** and all related services, except for low risk pregnancies.
- 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 for **pre-existing condition** are excluded for a period of six months. Credit will be given for prior creditable coverage. See your Member Handbook.
- 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 12 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 deductibles or out-of-pocket maximums.
- Routine **vision screenings, 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** are only available for owner/proprietor subscribers, and covered employees of employers not required to carry worker's compensation coverage. Benefits are limited to \$50,000 per lifetime.

### Other Important Information

- **Deductible Carryover:** Applicable charges used to meet any portion of the deductible during the fourth quarter of a calendar year will be applied toward the next year's deductible.

<b>customer service:</b>	• 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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[www.providence.org/healthplans](http://www.providence.org/healthplans)