

You are responsible for knowing the benefits and provisions of your Policy. Please read all documents carefully.

The following apply to all treatments, services and supplies:

- You and your covered dependents named on the Physicians Plus Insurance Corporation (Physicians Plus) identification (ID) card issued with the policy are covered for treatments, services and supplies as described in the policy, subject to the terms conditions and provisions of the policy.
- The benefits in this policy are subject to the following provisions: This Schedule of Benefits indicates what you pay for covered services; please consult your Medical Certificate for benefit details; services not covered, or beyond benefit maximums, are the member's responsibility and will not apply to the Policy Deductible.

| | In Network | Out of Network |
|-------------------------------------|--|-------------------------------|
| Policy Deductible | None | \$250 single/\$500 family |
| Policy Coinsurance | None | 20% |
| Policy Maximum Out of Pocket (MOOP) | None | \$1,000 single/\$2,000 family |
| Policy Lifetime Maximum | \$2,000,000 combined (In and Out of Network) | |
| Qualified Maximum Dependent Age | 18/27 DOB | |

| OUTPATIENT SERVICES | | |
|--|---|---|
| | In Network, You Pay | Out of Network, You Pay |
| Child Office Visits (Ages 0–17) | | |
| Office Visit & Well Child Exam (each visit) | \$0 | Deductible then 20% |
| Immediate/Urgent Care | \$0 | Deductible then 20% |
| *Behavioral Health (BH) & Alcohol or Other Drug Abuse (AODA) | \$0 | Deductible then 20% |
| Hearing & Vision Exam (each visit) | \$20 | Deductible then 20% |
| Allergy Testing & Injections | \$0 | Deductible then 20% |
| Chiropractic Exam | \$0 | Deductible then 20% |
| Immunizations: Age 0–6 | \$0 | Deductible then 20% |
| Immunizations: Age 7–17 | \$0 | Deductible then 20% |
| Adult Office Visit (Age 18+) | | |
| Office Visit/(Routine Exam) (each visit) | \$20 | Deductible then 20% |
| Immediate/Urgent Care | \$20 | Deductible then 20% |
| *Behavioral Health (BH) & Alcohol or Other Drug Abuse (AODA) | \$20 | Deductible then 20% |
| Hearing Exam & Vision Exam (each visit) | \$20 | Deductible then 20% |
| Chiropractic Exams | \$20 | Deductible then 20% |
| Allergy Testing & Injections | \$0 | Deductible then 20% |
| Pre/Post-natal Maternity Care | \$0 | Deductible then 20% |
| Routine Mammograms | \$0 | Deductible then 20% |
| Emergency Services | | |
| Emergency Room Services (copay waived if admitted) | \$100 | Deductible then 20% |
| Air Ambulance \$25,000 per occurrence. | \$500 | Deductible then 20% |
| Ground Ambulance | \$0 | Deductible then 20% |
| Infertility/Conception Services | | |
| Diagnosis & Treatment Up to \$2,000 (In & Out of Network combined) per member per lifetime. Coinsurance does not apply to Policy MOOP. | 50% of Covered Services then Balance of Charges | Deductible then 50% of Cov. Services & Balance of Charges |
| Therapies: Physical, Occupational & Speech Up to 50 combined visits. | | |
| 0–5 visits | \$0 | Deductible then 20% |
| 6 or more visits | \$20 | Deductible then 20% |
| Cardiac Rehabilitation Phase II 18 weeks up to 36 visits. | \$0 | Deductible then 20% |

| OUTPATIENT/AMBULATORY & *INPATIENT SURGERY & SERVICES | | |
|--|--|---|
| | In Network, You Pay | Out of Network, You Pay |
| Outpatient/Ambulatory Surgery | \$0 | Deductible then 20% |
| Semi-private Room & Board | \$0 | Deductible then 20% |
| *Behavioral Health (BH) & Alcohol or Other Drug Abuse (AODA) | \$0 | Deductible then 20% |
| Labor & Delivery | \$0 | Deductible then 20% |
| X-rays & Laboratory Testing | \$0 | Deductible then 20% |
| Medication | \$0 | Deductible then 20% |
| Inpatient Therapy | \$0 | Deductible then 20% |
| Skilled Nursing Care | \$0 | Deductible then 20% |
| Skilled Nursing Facility Care <i>100 days combined (In and Out of Network) per confinement per member.</i> | \$0 <i>100 days per confinement per member</i> | Deductible then 20% <i>30 days per confinement per member</i> |
| Hospice Care | \$0 | Deductible then 20% |
| Injections | \$0 | Deductible then 20% |
| Colonoscopies | \$0 | Deductible then 20% |

| OTHER OUTPATIENT SERVICES | | |
|--|--|--|
| | In Network, You Pay | Out of Network, You Pay |
| Radiation Therapy | \$0 | Deductible then 20% |
| X-rays & Laboratory Testing | \$0 | Deductible then 20% |
| CT/CAT Scans | \$0 | Deductible then 20% |
| MRI, MRA & PET Scans | \$0 | Deductible then 20% |
| Sleep Studies (Facility) | \$0 | Deductible then 20% |
| Oral Surgery (Limited) | \$0 | Deductible then 20% |
| Office Surgery | \$0 | Deductible then 20% |
| *Hospice Care | \$0 | Deductible then 20% |
| Temporomandibular Joint Disorder <i>Diagnostic procedures and non-surgical treatment limited to \$1,250/member/contract year.</i> | See applicable type of service | See applicable type of service |
| *Home Health Services <i>Limited to 40 visits per member per contract year.</i> | \$0 | Deductible then 20% |
| *Home Health Therapies <i>Limited to 40 combined (physical, occupational and speech) home visits per contract year.</i> | \$0 | Deductible then 20% |
| *Medical Supplies: Including covered Diabetic Supplies, Medical Equipment & Prosthetics <i>Purchases over \$5000 require prior authorization. Coinsurance does not apply to Policy MOOP.</i> | 20% up to \$2,000 per member per contract year; paid in full after \$2,000 | Deductible then 20% up to \$4,000 per member/contract year; paid in full after \$4,000 |
| Insulin <i>30-day Supply</i> | \$10 | |
| Hearing Aids (Ages 0–18) <i>(In & Out of Network benefits are combined). One standard model hearing aid per ear replaceable every 36 months.</i> | 20% and Balance of Charges beyond benefit limits. | Deductible then 20% and Balance of Charges beyond benefit limits. |
| Hearing Aids (Age 19+) <i>Up to \$400 (In & Out of Network combined) per hearing aid per ear, replaceable every 36 months.</i> | Balance of Charges beyond benefit limits. | Deductible and Balance of Charges beyond benefit limits. |

| *TRANSPLANTS & KIDNEY DISEASE | | |
|--|--------------------------------|--|
| | In Network, You Pay | Out of Network, You Pay |
| Kidney Disease & Transplant <i>Up to \$30,000 per member per contract year (will not duplicate Medicare coverage).</i> | See applicable type of service | Disease: See type of service. Transplant: In Network Only. |
| Other COVERED Transplants <i>Up to \$500,000 per member per lifetime.</i> | See applicable type of service | In Network Benefits Only |

* Indicates services that require written prior authorization from Physicians Plus.