

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 is 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.
- The Deductible listed must be met before any medical or prescription drug services (except preventive, if applicable) will be paid by this policy. Only covered medical and prescription drug treatments, services and/or supplies apply to any applicable Policy Deductible and MOOP limit.
- Physicians Plus does not guarantee your eligibility for a Health Savings Account. Please consult an independent tax advisor for specific eligibility information.

Policy Deductible	\$5,000
Policy Coinsurance	None
Policy Maximum Out of Pocket (MOOP)	\$5,000
Policy Lifetime Maximum	\$1,000,000
Qualified Maximum Dependent Age	18/27 DOB

OUTPATIENT SERVICES

P — Indicates a preventive service covered by Physicians Plus up to a maximum of \$500 per member per contract year. After \$500 in charges, you pay the policy deductible and coinsurance up to the policy MOOP. This \$500 does not apply to the deductible or MOOP.

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

OUTPATIENT/AMBULATORY & *INPATIENT SURGERY & SERVICES		
	You Pay	We Cover
Outpatient/Ambulatory Surgery	Deductible	100% after Deductible
Semi-private Room & Board	Deductible	100% after Deductible
Labor & Delivery	See rider if applicable	
*Behavioral Health (BH) & Alcohol or Other Drug Abuse (AODA)	See rider if applicable	
X-rays & Laboratory Testing	Deductible	100% after Deductible
Medication	Deductible	100% after Deductible
Inpatient Therapy	Deductible	100% after Deductible
Skilled Nursing Care	Deductible	100% after Deductible
Skilled Nursing Facility Care <i>30 days per confinement per member.</i>	Deductible	100% after Deductible
Hospice Care	Deductible	100% after Deductible
Injections	Deductible	100% after Deductible
Colonoscopies	Deductible	100% after Deductible

OTHER OUTPATIENT SERVICES		
	You Pay	We Cover
Radiation Therapy	Deductible	100% after Deductible
X-rays & Laboratory Testing	Deductible	100% after Deductible
CT/CAT Scans	Deductible	100% after Deductible
MRI, MRA & PET Scans	Deductible	100% after Deductible
Sleep Studies (Facility)	Deductible	100% after Deductible
Oral Surgery (Limited)	Deductible	100% after Deductible
Office Surgery	Deductible	100% after Deductible
*Hospice Care	Deductible	100% after Deductible
Temporomandibular Joint Disorder <i>Diagnostic procedures and non-surgical treatment limited to \$1,250/member/contract year.</i>	See the applicable type of service (i.e. Office Visit, Surgery etc)	
*Home Health Services <i>Limited to 40 visits per member per contract year.</i>	Deductible	100% after Deductible
*Home Health Therapies <i>Limited to 40 combined (physical, occupational and speech) home visits per contract year.</i>	Deductible	100% after Deductible
*Medical Supplies: Including covered Diabetic Supplies, Medical Equipment & Prosthetics <i>Purchases over \$5,000 require prior authorization. Coinsurance does not apply to Policy MOOP.</i>	Deductible	100% after Deductible
Hearing Aids (Ages 0–18) <i>One standard model aid per ear replaceable every 36 months.</i>	Deductible and Balance of Charges	Balance of Covered Charges
Hearing Aids (Age 19+) <i>Up to \$400 per hearing aid, per ear, replaceable every 36 months. For hearing aids in both ears, up to \$800 replaceable every 36 months.</i>	Deductible and Balance of Charges	\$400/\$800 after Deductible

*TRANSPLANTS & KIDNEY DISEASE	
	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
Other COVERED Transplants <i>Up to \$500,000 per member per lifetime.</i>	See applicable type of service

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