

The details below give a general idea of how the policy works. To be covered, expenses must be medically necessary and listed as covered in your policy. A policy is the document that outlines the benefits, provisions, and limitations of your plan.

Plan Provisions	In Network	Out of Network ¹
Individual calendar year deductible	\$20,000	\$40,000
Family calendar year deductible	\$40,000	\$80,000
Individual calendar year Out of Pocket Maximum ²	\$20,750	\$50,000
Family calendar year Out of Pocket Maximum ²	\$41,500	\$100,000
Lifetime Maximum Benefit	Unlimited	
Pre-existing condition limitation.	12/12	
	You Pay...	You Pay...
Office Visits		
Primary/Specialist care	Visits 1-3: \$30 Visits 4+: deductible then 0%	Deductible then 30%
Preventive Health Services	Deductible waived then 0%	Deductible then 30%
Standard Lab & X-Ray	Deductible then 0%	Deductible then 30%
Diagnostic/Radiology Procedures Limited to angiograms, CT scans, MRIs, myelography, PET scans, stress tests	First \$300 are covered in full Deductible then 0% first 3 tests, then deductible and 50% for additional tests	Deductible then 30%
Outpatient Surgery	Deductible then 0%	Deductible then 30%
Other Outpatient Services	Deductible then 0%	Deductible then 30%
Inpatient Hospitalization	Deductible then 0%	Deductible then 30%
Allergy Serum	Deductible then 0%	Deductible then 30%
Eye Exam (1 refraction annually)	Deductible then 0%	Deductible then 30%
Maternity	Not covered	Not covered
Outpatient Specialty Drugs		
Level 1	Deductible then 10%	Deductible then 40%
Level 2 (preferred)	Deductible then 20%	Deductible then 40%
Level 3 (premium preferred)	Deductible then 30%	Deductible then 40%
Level 4 (non-preferred) ³	Deductible then 50%	Deductible then 50%
Speech & Hearing Therapy (20 visits per calendar year)	Deductible then 0%	Deductible then 30%
Physical Therapy (20 visits per calendar year, 10 visits in home)	Deductible then 0%	Deductible then 30%
Durable Medical Equipment/Prostheses \$1,000 benefit maximum per calendar year	Deductible then 0%	Deductible then 30%
Mental Health / Chemical Abuse Services	Not covered	Not covered
Home Health Services (up to 60 days per calendar year) Deductible waived in-network when approved by care coordination.	Deductible then 0%	Deductible then 30%
Emergency Room In-Area and Out-of-Area	Deductible then 0%	Deductible then 0%
Urgent Care In-Area and Out-of-Area	Deductible then 0%	Deductible then 0%

¹Some services require authorization from ICSW. If you utilize a non-network provider, it is your responsibility to coordinate authorization with ICSW.

²Out of network deductibles and coinsurance amounts will count toward satisfying in network deductible and coinsurance amounts.

³Level 4 deductible and coinsurance amounts do not apply to out of pocket maximums.

Prescription Drug Benefit

<u>Prescription Drug Benefit</u>	<u>In network Pharmacy</u> Up to a 34-day supply or 100 units, whichever is less	<u>Maintenance Quantity from a Scott & White Pharmacy²</u> Up to a 90-day supply or 360 units, whichever is less	<u>Out of Network pharmacy³</u>
Calendar year drug deductible The prescription drug deductible is separate from the major medical deductible.	\$250 per person		Out of network major medical deductible, then 50% of allowed charges.
Preferred generic	\$3 co-pay, deductible waived for generic	\$6 co-pay, deductible waived for generic	
All other drugs¹	Deductible then 50%	Deductible then 50%	
Annual Benefit Maximum per person	Unlimited		Unlimited

¹ If a brand name is dispensed when a generic is available, 50% co-pay applies

² Scott & White pharmacies will dispense up to a 90-day supply of preferred generic medications for \$6 co-pay.

³ You must submit a claim for reimbursement when using out of network pharmacies.

IN NETWORK AND OUT OF NETWORK PROVIDERS

When you go to a network provider, the amount you pay is based on the agreed-upon amount. The provider cannot "balance bill" you for charges greater than that amount. Network providers agree to accept an agreed-upon amount as payment in full. When you go to an out-of-network provider, the amount you pay is based on ICSW's allowable amount. The provider can "balance bill" you for charges greater than the allowed amount. These charges don't apply to your out-of-pocket limit or deductible. Your policy explains your share of the cost for network and out-of-network providers.

PREEXISTING CONDITION LIMITATION

"Preexisting Condition(s)" means any medical or physical condition for which the Member sought or received medical advice, diagnosis, care, or treatment during the twelve (12) months immediately preceding the Effective Date. ICSW will not deny, exclude, or limit benefits for services for Preexisting conditions when expenses for Covered Services are incurred more than twelve (12) months following the Effective Date. Genetic information in the absence of a diagnosis of a relevant condition shall not be considered a Preexisting Condition. Preexisting Conditions do not apply to Covered Dependents age 18 or under.

LIMITATIONS & EXCLUSIONS

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| <ul style="list-style-type: none"> • Abortions • Altered Sexual Characteristics • Blood and Blood Products • Breast Implants • Chiropractic Care • Cosmetic or Reconstructive Procedures or Treatments • Court-Ordered Care • Injuries sustained in commission of a felony • Custodial Care • Dental Care • Disaster or Epidemic • Elective Treatment or Elective Surgery • Services Exceeding Benefit Maximum or limits • Experimental or Investigational Treatment • Services Provided by a Family Member • Family Planning Treatment • Genetic Testing | <ul style="list-style-type: none"> • Household Equipment such as exercise cycles, air purifiers, allergenic pillows, etc. • Household Fixtures such as escalators, elevators, saunas, etc. • Infertility Diagnosis and Treatment • Maternity Care • Mental Health • Miscellaneous; Artificial aids, corrective appliances, and medical supplies, such as batteries, crutches, condoms, canes, dressings, syringes (other than diabetic syringes), braces, prosthetic devices, dentures, hearing aids, eyeglasses and corrective lenses • Non-Covered Benefits/Services • Payment for Charges exceeding Allowed Amount • Personal Comfort Items | <ul style="list-style-type: none"> • Physical and Mental Exams for obtaining insurance, maintaining employment, licenses, etc. • Preexisting Conditions • Over the counter prescription drugs • Refractive Keratotomy • Rehabilitation Services • Reimbursement • Routine Foot Care • Self-Inflicted Injury • Speech and Hearing Loss • Storage of Bodily Fluids and Body Parts • Temporomandibular Joint (TMJ) • Transplants • Treatment Received in State or Federal Facilities or Institutions • Vision Corrective Surgery, including Laser Application • War, Insurrection or Riot • Weight Loss • Work Related Injury |
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