



Benefit Summary

| Plan Name: | Activate Gold | | |
|---|---|---------------------------------|---|
| Benefits | In-Network | Out-of-Network | Additional Information |
| General Information | | | |
| First Dollar Coverage | \$750 / \$1,500 | Not Applicable | Where first dollar applies it accumulates as embedded. *See Important Notes section for more detail." |
| Deductible | \$1,500 / \$3,000 | \$5,000 / \$10,000 | Where a deductible applies it accumulates as embedded. *See Important Notes section for more detail. |
| Coinsurance | 25% after first dollar and deductible | 50% | |
| Out-of-Pocket Maximum | \$7,950 / \$15,900 | \$10,000 / \$20,000 | Where the out of pocket max applies it accumulates as embedded. *See Important Notes section for more detail. |
| Annual Maximum | Not Applicable | Not Applicable | |
| Lifetime Maximum | Not Applicable | Not Applicable | |
| Preventive Services | | | |
| Bone mineral density measurements or tests Cholesterol test (lipid panel) Colonoscopy Sigmoidoscopy Contraceptive Drugs, Devices and Counseling Immunizations Mammogram Pap smear Physical exam Prenatal visits Post-Partum visits Prostate test (Prostate Specific Antigen "PSA") Well-Child visit Well-Woman visit | \$0 | Deductible then 50% coinsurance | All preventive services are covered in full with \$0 member liability when performed by a participating provider. See independenthealth.com for additional information. |
| Physician and Other Services | | | |
| Primary Office Visit | \$20 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | PCP Required |
| Specialist Office Visit | \$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Allergy Testing & Treatment | \$20/\$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Outpatient Surgical Procedures (in physician's office) | \$20/\$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Telemedicine - General Medical Services | \$0 copay / consultation | Not Covered | Administered by Teladoc |
| Telemedicine - Behavioral Health Services | \$0 copay / consultation | Not Covered | Administered by Teladoc |
| Telemedicine - Dermatology | \$50 copay / consultation after first dollar and deductible | Not Covered | Administered by Teladoc |



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| Emergency & Urgent Care Services | | | |
| Emergency Room | 25% coinsurance after first dollar and deductible | 25% coinsurance after first dollar and deductible | |
| Ambulance | 25% coinsurance after first dollar and deductible | 25% coinsurance after first dollar and deductible | Must be deemed medically necessary |
| Urgent Care Center | \$75 copay / visit after first dollar and deductible | \$75 copay / visit after first dollar and deductible | |
| Hospital and Other Facility Services | | | |
| Inpatient Hospital | 25% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | Semi-private room, per admission |
| Inpatient Hospital: Physician/Surgeon Fees | 25% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | |
| Inpatient Hospice | \$0 copay / admission after first dollar and deductible | Deductible then 50% coinsurance | Up to 210 days per plan year |
| Outpatient Surgical Procedures (Hospital Facility) | 25% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | |
| Outpatient Surgical Procedures (Ambulatory Surgery Center) | 25% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | |
| Outpatient Surgical Procedures: Physician/Surgeon Fees | 25% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | |
| Skilled Nursing Facility | 25% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | Semi-private room, per admission Unlimited days per plan year |
| Diagnostic Testing Services | | | |
| Laboratory Testing | \$20 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| EKG | \$20/\$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Routine Radiology | \$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Advanced Radiology | \$85 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | Radiology services, other than X-rays, including but not limited to MRI, MRA, CT Scans, myocardial perfusion imaging and PET Scans. |
| Maternity Services | | | |
| Physician Services: Prenatal and Postnatal Care | \$0 copay / visit | Deductible then 50% coinsurance | No charge after the initial diagnosis |
| Inpatient Maternity | Delivery: 25% coinsurance after first dollar and deductible Physician: 25% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | Semi-private room, per admission |



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| Mental Health & Substance Abuse | | | |
| Inpatient Mental Health | 25% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | Semi-private room, per admission |
| Outpatient Mental Health | \$0 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Inpatient Substance Abuse - Rehab | 25% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | Semi-private room, per admission |
| Inpatient Substance Abuse - Detox | 25% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | Semi-private room, per admission |
| Outpatient Substance Abuse | \$0 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Diabetic Supplies and Services | | | |
| Diabetic Equipment (e.g. Blood glucose monitor, etc.) | \$0 copay | Deductible then 50% coinsurance | |
| Insulin and Other Oral Agents | \$20 copay | Deductible then 50% coinsurance | Maximum of \$100 per 30 day supply for insulin only |
| Diabetic Medical Supplies (Test Strips, Syringes, etc.) | \$0 copay | Deductible then 50% coinsurance | |
| Rehabilitation Services | | | |
| Chiropractic Services | \$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Physical - Occupational - Speech Therapies | \$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | 60 visits per condition, per plan year combined therapies |
| Cardiac Rehabilitation | \$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Pulmonary Rehabilitation | \$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Additional Services | | | |
| Durable Medical Equipment | 50% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | |
| Prosthetics and Appliances | 50% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | |
| Chemotherapy Visits | \$20/\$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | See Medications Administered in an Office or Outpatient Hospital Setting for additional member liability |
| Medications Administered in an Office or Outpatient Hospital Setting | 25% coinsurance after first dollar and deductible | Deductible then 50% coinsurance | Excludes Allergy Injections |
| Home Health Care | \$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | Up to 40 visits per plan year |
| RedShirt Rewards | Earn up to \$30 in rewards for covered members ages 18 and up per plan year for completing health related actions. | Not Covered | |
| Unique Benefits | Health Extras: \$250 allowance per Plan Year or Nutrition Reimbursement: Up to \$500 per individual/\$1,000 per family | Not Covered | After your effective date you must choose either Health Extras or Nutrition Reimbursement |



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| Prescription Drug Coverage | | | |
| Prescription Plan | \$10/25%/50% after first dollar and deductible | Not Covered | Must be filled at a participating Pharmacy. This plan utilizes Prescription Drug Formulary III. Cost-share, if applicable, does not apply to certain prescription drugs. Visit our website to review our formulary. |
| Maintenance Medications | 2.5 copays for a 3 month supply, Deductible may apply | Not Covered | Mail Order: Must be obtained from ProAct or Wegmans. Retail Pharmacy: Must be filled at a participating Pharmacy. |
| Medicare Part D Creditable Coverage Status | Creditable* | Not Applicable | For those who are Medicare eligible, this plan meets the standard level of prescription drug coverage determined by Medicare. |
| Pediatric Vision Services | | | |
| Medical Eye Exam | \$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Routine/ Refractive Exam | \$20 copay / visit | Not Covered | In-Network Deductible does not apply Once every 12 months. |
| Standard Plastic Lenses | 30% coinsurance | Not Covered | In-Network Deductible does not apply. Once every 12 months. Contact EyeMed for additional options at 1-877-842-3348 |
| Frames | 30% coinsurance | Not Covered | Once every 12 months |
| Conventional Contact Lenses | 30% coinsurance | Not Covered | Once every 12 months. In lieu of frames/lenses. Materials only. |
| Laser Vision Correction | 15% off retail price or 5% off promotional price | Not Covered | |
| Adult Vision Services | | | |
| Medical Eye Exam | \$50 copay / visit after first dollar and deductible | Deductible then 50% coinsurance | |
| Routine/ Refractive Exam | \$40 copay / visit | Not Covered | Once every 12 months |
| Standard Plastic Lenses | Single: \$50 Bifocal: \$70 | Not Covered | Contact EyeMed for additional options at 1-877-842-3348 |
| Frames | 40% off most retail frames | Not Covered | |
| Conventional Contact Lenses | 15% off retail price | Not Covered | Materials only |
| Laser Vision Correction | 15% off retail price or 5% off promotional price | Not Covered | |



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| Dental Services | | | |
| Preventive and Routine | Not Covered | Not Covered | |
| Accidental Dental | Based on services rendered | Based on services rendered | Must be deemed medically necessary |
| Dependent Coverage | | | |
| Dependent Eligibility | 26 | 26 | Up to the end of the birthday month |
| Important Notes | | | |
| <p>Deductible is determined as of the date(s) claims are processed by Independent Health, not the date services were rendered.</p> <p>Embedded - On a single policy, the single deductible/out-of-pocket maximum must be met before Independent Health provides reimbursement for covered services. On a family policy, once a family member meets the single deductible/out-of-pocket maximum, the deductible/out-of-pocket maximum is satisfied for that member.</p> <p>Non-Embedded (True Family) - On a single policy, the single deductible/out-of-pocket maximum must be met before Independent Health provides reimbursement for covered services. On a family policy, the entire family deductible/out-of-pocket maximum must be met before Independent Health provides reimbursement for covered services. An individual on a family policy will NOT stop at the single deductible/out-of-pocket maximum.</p> <p>In-area Non-Participating Providers: Services provided by a non-participating provider in the 8 counties of WNY are Not covered.</p> <p>Out-of-Network (if applicable): Member is responsible for the difference between Independent Health's allowed amount and the non-participating provider's billed amount.</p> <p>Member Pre-Authorization: Certain services and benefits are subject to member pre-authorization. Member is responsible for contacting Independent Health for pre-authorization.</p> <p>Child (if applicable): Cost-share applies if member is under the age of 19</p> <p>This benefit summary is designed to highlight the benefits of the plan and DOES NOT detail all benefits, limitations, and exclusions. It is not a contract and may be subject to change. For more detailed information, consult your Contract, attached Riders (if any), or Certificate of Coverage.</p> <p>All indicated benefits assume the member has appropriate authorization to receive services.</p> <p>Certain benefits stated in this benefit summary may be pending NYS approval.</p> <p>*It is the employer's responsibility to determine whether or not coverage is creditable. This information is provided at your convenience and it is recommended that you consult your benefits counsel for confirmation of creditable coverage status.</p> | | | |