



Inspiring healthy moments.

HDHMO 3600 60

Overview	Deductible — individual/family	\$3,600/\$7,200
	Coinsurance	40%
	Out-of-pocket maximum — individual/family	\$5,000/\$10,000
	Lifetime maximum	None
Health and wellness	Memberships at Pro-Health & Fitness Centers	\$0
	Health risk assessments	\$0
	Lifestyle change modules	\$0
	Preventive care (see certificate of coverage for details)	\$0
Office visits	Primary care visit (includes a Registered Nurse Practitioner, Physician Assistant, General Practitioner, Family Practitioner, Internist, or Pediatrician)	40%
	Specialist visit (including consultations and second opinions)	40%
	Urgent care — in service area must use participating provider	40%
	Urgent care — out of service area	40%
Inpatient services	Hospital admission, medical (includes all services)	40%
	Hospital admission, mental health (30 days max. per calendar year)	40%
	Hospital admission, alcohol/substance abuse (detox and acute care only; 5 days max. per calendar year)	40%
Outpatient services	Ambulance	40%
	Emergency room services	40%
	Surgery	40%
	Maternity office visit (not including perineonatology)	40%
	ultrasound	40%
	delivery	40%
	Lab tests, routine (all outpatient locations)	40%
	Radiology/imaging, routine (X-rays, ultrasounds) (all outpatient locations)	40%
	Radiology/imaging, specialty (CT, MRI, MRA, PET scans, nuclear studies)	40%
	Durable medical equipment and external prosthetic devices	40%
Home health care	40%	
Prescription drugs	Riders available. Formulary applies.	Varies

Note: This is a summary of benefits only. Limitations and prior authorization requirements may apply to certain services. Consult your Certificate of Coverage for a complete listing of services and cost shares.