



Inspiring healthy moments.

HDPOS 3600 60/40

		In Network	Out-of-Network
Overview	Deductible — individual/family		\$3,600/\$7,200
	Coinsurance	40%	60%
	Out-of-pocket maximum — individual/family		\$5,000/\$10,000
	Lifetime maximum (includes in-network and out-of-network combined)		None
Health and wellness	Memberships at Pro-Health & Fitness Centers	\$0	Not covered
	Health risk assessments	\$0	Not covered
	Lifestyle change modules	\$0	Not covered
	Preventive care (see certificate of coverage for details)	\$0	Not covered
Office visits	Primary care visit (includes a Registered Nurse Practitioner, Physician Assistant, General Practitioner, Family Practitioner, Internist, or Pediatrician)	40%	60%
	Specialist visit (including consultations and second opinions)	40%	60%
	Urgent care — in service area must use participating provider	40%	60%
	Urgent care — out of service area	40%	60%
Inpatient services	Hospital admission, medical (includes all services)	40%	60%
	Hospital admission, mental health (30 days max. per calendar year)	40%	60%
	Hospital admission, alcohol/substance abuse (detox and acute care only; 5 days max. per calendar year)	40%	60%
Outpatient services	Ambulance	40%	60%
	Emergency room services	40%	60%
	Surgery	40%	60%
	Maternity office visit (not including perineonatology) ultrasound delivery	40%	60%
	Lab tests, routine (all outpatient locations)	40%	60%
	Radiology/imaging, routine (X-rays, ultrasounds) (all outpatient locations)	40%	60%
	Radiology/imaging, specialty (CT, MRI, MRA, PET scans, nuclear studies)	40%	60%
	Durable medical equipment and external prosthetic devices	40%	60%
	Home health care	40%	60%
Prescription drugs	Riders available. Formulary applies.	Varies	Not covered

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.