



**AN AFFORDABLE ACA QUALIFIED HEALTH PLAN**

USA HEALTH PLANS

**ADVANTAGE**  
**Bronze, Silver, Gold Plans**  
**with Cancer Rider and HI Extension**  
**Includes Minimum Essential Coverage**

*Maximizing savings and providing cutting-edge solutions to help you effectively manage your health care costs*

**SERVICE  
FLEXIBILITY  
INTEGRITY**

*Facilitated by:*  
**SB/A Cooperative**  
*Administered by:*  
**The Loomis Company**



**SERVE YOU**

# Advantage Bronze Plan

## Summary Plan of Benefits



<b>PPO Network</b>	First Health
<b>Deductible</b>	None (*Deductible may apply to Brand Rx)
<b>Out-of-pocket Maximum</b>	Individual \$6,000 / Family \$12,000
<b>ACA Preventive &amp; Wellness</b>	Covered 100%
<b>Telemedicine</b>	\$0 Co-Pay
<b>PROFESSIONAL SERVICES BENEFITS</b>	
<b>Physician's Office Visits</b> Includes family and general physician, internist and OB/GYN physician <i>Pre-Ex Covered Day 1</i>	\$75 Co-Pay, then 100% Limited to three (3) visits per plan year
<b>Specialist's Office Visits</b> <i>Pre-Ex Covered Day 1</i>	\$150 Co-Pay, then 100% Limited to three (3) visits per plan year combined with mental health and substance abuse office visits.
<b>Urgent Care</b> <i>Pre-Ex Covered Day 1</i>	\$150 Co-Pay, then 100% Limited to two (2) visits per plan year
<b>Diagnostic X-ray &amp; Laboratory Expenses</b> <i>Non-hospital based</i> <i>Pre-Ex Covered Day 1</i>	\$150 Co-Pay, then 100% Limited to three (3) tests/procedures per plan year
<b>Advanced Imaging</b> <i>12/12 Pre-ex Applies</i>	\$1,000 Co-Pay, then 100% Limited to one (1) visit per plan year
<b>REHABILITATION THERAPY BENEFITS</b>	
<b>Physical Therapy</b> <i>12/12 Pre-ex Applies</i>	\$100 Co-Pay, then 100% Limited to a combined four (4) visits per plan year
<b>Occupational Therapy</b> <i>12/12 Pre-ex Applies</i>	\$100 Co-Pay, then 100% Limited to a combined four (4) visits per plan year
<b>SURGICAL SERVICES BENEFITS</b>	
<b>Office</b> <i>Pre-Ex Covered Day 1</i>	\$75 Co-Pay, then 100% Limited to one (1) procedure per plan year
<b>Outpatient Facility and Professional Fees</b> <i>12/12 Pre-ex Applies</i>	\$1,500 Co-Pay, then 100% Limited to one (1) procedure per plan year
<b>Inpatient</b> <i>12/12 Pre-ex Applies</i>	\$1,500 Co-Pay, then 100% Limited to two (2) procedures per plan year
<b>HOSPITAL BENEFITS</b>	
<b>Emergency Room</b> <i>12/12 Pre-ex Applies</i>	\$2,500 Co-Pay Limited to one (1) visit per plan year Co-Pay waived if admitted
<b>Inpatient Hospitalization &amp; ICU</b> <i>12/12 Pre-ex Applies</i>	\$1,500 Co-Pay per day 5 Days Maximum per Year Plan plays 100% after Co-Pay during first 5 days
<b>Inpatient Hospitalization &amp; ICU</b> *Additional Benefit - See HI Extension Program on page 4 <i>12/12 Pre-ex Applies</i>	Plan pays \$2,000 per day, up to 365 days Day 6 through Discharge Date
<b>Maternity Global Services</b> <i>12/12 Pre-ex Applies</i> <i>Includes, but is not limited to facility, professional and physician fees for uncomplicated maternity related care.</i>	\$3,500 Co-Pay, then 100%

# Advantage Bronze Plan

Summary Plan of Benefits *continued ...*



## MENTAL HEALTH & SUBSTANCE ABUSE BENEFITS

<b>Mental Health Treatment</b> (Office Setting) <i>Pre-Ex Covered Day 1</i>	\$100 Co-Pay, then 100% Limited to four (4) visits per plan year combined with mental health and substance abuse and specialist office visits.
<b>Inpatient Mental Health Treatment</b> 12/12 Pre-ex Applies	\$1,500 Co-Pay per Day, then 100% Limited to five (5) days per plan year combined with inpatient hospital due to medical and surgical services, inpatient mental health hospitalization and inpatient substance abuse.
<b>Substance Abuse Treatment</b> (Office Setting) <i>Pre-Ex Covered Day 1</i>	\$100 Co-Pay, then 100% Limited to four (4) visits per plan year combined with mental health and substance abuse and specialist office visits.
<b>Inpatient Substance Abuse Treatment</b> 12/12 Pre-ex Applies	\$1,500 Co-Pay per Day, then 100% Limited to five (5) days per plan year combined with inpatient hospital due to medical and surgical services, inpatient mental health hospitalization and inpatient substance abuse

## MISCELLANEOUS SERVICES & SUPPLIES BENEFITS

<b>Home Health Care</b> 12/12 Pre-ex Applies	\$100 Co-Pay, then 100% Limited to six (6) visits per plan year
<b>Ambulance Service</b> 12/12 Pre-ex Applies	\$750 Co-Pay, then 100% Limited to one (1) ambulance trip per plan year Air Ambulance is Excluded
<b>Clinical Trials</b>	Paid as any other benefit

## PRESCRIPTION DRUG BENEFITS *(available through a separate Pharmacy Benefit Manager)*

Plan Year Deductible: Per Covered Person	\$500	\$500
	<b>Retail Covered Person Pays 30-day supply (After Deductible)</b>	<b>Mail-Order Covered Person Pays Up to 90-day supply (After Deductible)</b>
<b>Generic*</b> (tier-1) <i>Pre-Ex Covered Day 1</i>	50% (Deductible Waived)	50% (Deductible Waived)
<b>Preferred Brand</b> (tier-2) 12/12 Pre-ex Applies	50%	50%
<b>Non-Preferred</b> (tier-3) 12/12 Pre-ex Applies	50%	50%
<b>Specialty Medications</b> (tier-4)**	Not Covered	Not Covered

# Advantage Silver Plan

## Summary Plan of Benefits



**SILVER**

<b>PPO Network</b>	First Health
<b>Deductible</b>	None (*Deductible may apply to Brand Rx)
<b>Out-of-pocket Maximum</b>	Individual \$6,000 / Family \$12,000
<b>ACA Preventive &amp; Wellness</b>	Covered 100%
<b>Telemedicine</b>	\$0 Co-Pay
<b>PROFESSIONAL SERVICES BENEFITS</b>	
<b>Physician's Office Visits</b> Includes family and general physician, internist and OB/GYN physician <i>Pre-Ex Covered Day 1</i>	\$75 Co-Pay, then 100% Limited to five (5) visits per plan year
<b>Specialist's Office Visits</b> <i>Pre-Ex Covered Day 1</i>	\$150 Co-Pay, then 100% Limited to five (5) visits per plan year combined with mental health and substance abuse office visits.
<b>Urgent Care</b> <i>Pre-Ex Covered Day 1</i>	\$150 Co-Pay, then 100% Limited to two (2) visits per plan year
<b>Diagnostic X-ray &amp; Laboratory Expenses</b> <i>Non-hospital based</i> <i>Pre-Ex Covered Day 1</i>	\$150 Co-Pay, then 100% Limited to three (3) tests/procedures per plan year
<b>Advanced Imaging</b> <i>12/12 Pre-ex Applies</i>	\$750 Co-Pay, then 100% Limited to one (1) visit per plan year
<b>REHABILITATION THERAPY BENEFITS</b>	
<b>Physical Therapy</b> <i>12/12 Pre-ex Applies</i>	\$100 Co-Pay, then 100% Limited to a combined five (5) visits per plan year
<b>Occupational Therapy</b> <i>12/12 Pre-ex Applies</i>	\$100 Co-Pay, then 100% Limited to a combined five (5) visits per plan year
<b>SURGICAL SERVICES BENEFITS</b>	
<b>Office</b> <i>Pre-Ex Covered Day 1</i>	\$75 Co-Pay, then 100% Limited to two (2) procedure per plan year
<b>Outpatient Facility and Professional Fees</b> <i>12/12 Pre-ex Applies</i>	\$1,250 Co-Pay, then 100% Limited to two (2) procedure per plan year
<b>Inpatient</b> <i>12/12 Pre-ex Applies</i>	\$1,250 Co-Pay, then 100% Limited to two (2) procedures per plan year
<b>HOSPITAL BENEFITS</b>	
<b>Emergency Room</b> <i>12/12 Pre-ex Applies</i>	\$2,000 Co-Pay Limited to one (1) visit per plan year Co-Pay waived if admitted
<b>Inpatient Hospitalization &amp; ICU</b> <i>12/12 Pre-ex Applies</i>	\$1,500 Co-Pay per day Seven (7) Days Maximum per Year Plan pays 100% after Co-Pay during first 7 days
<b>Inpatient Hospitalization &amp; ICU</b> *Additional Benefit - See HI Extension Program on page 4 <i>12/12 Pre-ex Applies</i>	Plan pays \$2,000 per day, up to 365 days Day 8 through Discharge Date
<b>Maternity Global Services</b> <i>12/12 Pre-ex Applies</i> <i>Includes, but is not limited to facility, professional and physician fees for uncomplicated maternity related care.</i>	\$2,500 Co-Pay, then 100%

# Advantage Silver Plan

Summary Plan of Benefits *continued ...*



**SILVER**

## MENTAL HEALTH & SUBSTANCE ABUSE BENEFITS

<b>Mental Health Treatment</b> (Office Setting) <i>Pre-Ex Covered Day 1</i>	\$100 Co-Pay, then 100% Limited to five (5) visits per plan year combined with mental health and substance abuse and specialist office visits.
<b>Inpatient Mental Health Treatment</b> <i>12/12 Pre-ex Applies</i>	\$1,000 Co-Pay per Day, then 100% Limited to seven (7) days per plan year combined with inpatient hospital due to medical and surgical services, inpatient mental health hospitalization and inpatient substance abuse.
<b>Substance Abuse Treatment</b> (Office Setting) <i>Pre-Ex Covered Day 1</i>	\$100 Co-Pay, then 100% Limited to seven (7) visits per plan year combined with mental health and substance abuse and specialist office visits.
<b>Inpatient Substance Abuse Treatment</b> <i>12/12 Pre-ex Applies</i>	\$1,000 Co-Pay per Day, then 100% Limited to seven (7) days per plan year combined with inpatient hospital due to medical and surgical services, inpatient mental health hospitalization and inpatient substance abuse

## MISCELLANEOUS SERVICES & SUPPLIES BENEFITS

<b>Home Health Care</b> <i>12/12 Pre-ex Applies</i>	\$100 Co-Pay, then 100% Limited to seven (7) visits per plan year
<b>Ambulance Service</b> <i>12/12 Pre-ex Applies</i>	\$650 Co-Pay, then 100% Limited to one (1) ambulance trip per plan year Air Ambulance is Excluded
<b>Clinical Trials</b>	Paid as any other benefit

## PRESCRIPTION DRUG BENEFITS *(available through a separate Pharmacy Benefit Manager)*

<b>Plan Year Deductible:</b> Per Covered Person	\$500	\$500
	<b>Retail Covered Person Pays 30-day supply (After Deductible)</b>	<b>Mail-Order Covered Person Pays Up to 90-day supply (After Deductible)</b>
<b>Generic*</b> (tier-1) <i>Pre-Ex Covered Day 1</i>	50% (Deductible Waived)	50% (Deductible Waived)
<b>Preferred Brand</b> (tier-2) <i>12/12 Pre-ex Applies</i>	50%	50%
<b>Non-Preferred</b> (tier-3) <i>12/12 Pre-ex Applies</i>	50%	50%
<b>Specialty Medications</b> (tier-4)**	Not Covered	Not Covered

# Advantage Gold Plan

## Summary Plan of Benefits



**GOLD**

<b>PPO Network</b>	First Health
<b>Deductible</b>	None (*Deductible may apply to Brand Rx)
<b>Out-of-pocket Maximum</b>	Individual \$6,000 / Family \$12,000
<b>ACA Preventive &amp; Wellness</b>	Covered 100%
<b>Telemedicine</b>	\$0 Co-Pay
<b>PROFESSIONAL SERVICES BENEFITS</b>	
<b>Physician's Office Visits</b> Includes family and general physician, internist and OB/GYN physician <i>Pre-Ex Covered Day 1</i>	\$75 Co-Pay, then 100% Limited to seven (7) visits per plan year
<b>Specialist's Office Visits</b> <i>Pre-Ex Covered Day 1</i>	\$150 Co-Pay, then 100% Limited to seven (7) visits per plan year combined with mental health and substance abuse office visits.
<b>Urgent Care</b> <i>Pre-Ex Covered Day 1</i>	\$150 Co-Pay, then 100% Limited to two (2) visits per plan year
<b>Diagnostic X-ray &amp; Laboratory Expenses</b> Non-hospital based <i>Pre-Ex Covered Day 1</i>	\$150 Co-Pay, then 100% Limited to three (3) tests/procedures per plan year
<b>Advanced Imaging</b> 12/12 Pre-ex Applies	\$500 Co-Pay, then 100% Limited to one (1) visit per plan year
<b>REHABILITATION THERAPY BENEFITS</b>	
<b>Physical Therapy</b> 12/12 Pre-ex Applies	\$100 Co-Pay, then 100% Limited to a combined seven (7) visits per plan year
<b>Occupational Therapy</b> 12/12 Pre-ex Applies	\$100 Co-Pay, then 100% Limited to a combined seven (7) visits per plan year
<b>SURGICAL SERVICES BENEFITS</b>	
<b>Office</b> <i>Pre-Ex Covered Day 1</i>	\$75 Co-Pay, then 100% Limited to two (2) procedure per plan year
<b>Outpatient Facility and Professional Fees</b> 12/12 Pre-ex Applies	\$1,000 Co-Pay, then 100% Limited to two (2) procedure per plan year
<b>Inpatient</b> 12/12 Pre-ex Applies	\$1,000 Co-Pay, then 100% Limited to three (3) procedures per plan year
<b>HOSPITAL BENEFITS</b>	
<b>Emergency Room</b> 12/12 Pre-ex Applies	\$1,500 Co-Pay Limited to one (1) visit per plan year Co-Pay waived if admitted
<b>Inpatient Hospitalization &amp; ICU</b> 12/12 Pre-ex Applies	\$750 Co-Pay per day Ten (10) Days Maximum per Year Plan pays 100% after Co-Pay during first 10 days
<b>Inpatient Hospitalization &amp; ICU</b> *Additional Benefit - See HI Extension Program on page 4 12/12 Pre-ex Applies	Plan pays \$2,000 per day, up to 365 days Day 11 through Discharge Date
<b>Maternity Global Services</b> 12/12 Pre-ex Applies Includes, but is not limited to facility, professional and physician fees for uncomplicated maternity related care.	\$2,000 Co-Pay, then 100%

# Advantage Gold Plan

Summary Plan of Benefits *continued ...*

**GOLD**

## MENTAL HEALTH & SUBSTANCE ABUSE BENEFITS

<b>Mental Health Treatment</b> (Office Setting) <i>Pre-Ex Covered Day 1</i>	\$100 Co-Pay, then 100% Limited to seven (7) visits per plan year combined with mental health and substance abuse and specialist office visits.
<b>Inpatient Mental Health Treatment</b> <i>12/12 Pre-ex Applies</i>	\$750 Co-Pay per Day, then 100% Limited to seven (7) days per plan year combined with inpatient hospital due to medical and surgical services, inpatient mental health hospitalization and inpatient substance abuse.
<b>Substance Abuse Treatment</b> (Office Setting) <i>Pre-Ex Covered Day 1</i>	\$100 Co-Pay, then 100% Limited to seven (7) visits per plan year combined with mental health and substance abuse and specialist office visits.
<b>Inpatient Substance Abuse Treatment</b> <i>12/12 Pre-ex Applies</i>	\$750 Co-Pay per Day, then 100% Limited to seven (7) days per plan year combined with inpatient hospital due to medical and surgical services, inpatient mental health hospitalization and inpatient substance abuse

## MISCELLANEOUS SERVICES & SUPPLIES BENEFITS

<b>Home Health Care</b> <i>12/12 Pre-ex Applies</i>	\$100 Co-Pay, then 100% Limited to ten (10) visits per plan year
<b>Ambulance Service</b> <i>12/12 Pre-ex Applies</i>	\$500 Co-Pay, then 100% Limited to one (1) ambulance trip per plan year Air Ambulance is Excluded
<b>Clinical Trials</b>	Paid as any other benefit

## PRESCRIPTION DRUG BENEFITS *(available through a separate Pharmacy Benefit Manager)*

<b>Plan Year Deductible:</b> Per Covered Person	\$500	\$500
	<b>Retail Covered Person Pays</b> <b>30-day supply</b> <b>(After Deductible)</b>	<b>Mail-Order Covered Person Pays</b> <b>Up to 90-day supply</b> <b>(After Deductible)</b>
<b>Generic*</b> (tier-1) <i>Pre-Ex Covered Day 1</i>	50% (Deductible Waived)	50% (Deductible Waived)
<b>Preferred Brand</b> (tier-2) <i>12/12 Pre-ex Applies</i>	50%	50%
<b>Non-Preferred</b> (tier-3) <i>12/12 Pre-ex Applies</i>	50%	50%
<b>Specialty Medications</b> (tier-4)**	Not Covered	Not Covered



## Cancer Coverage Rider for Advantage Bronze, Silver, and Gold Plans

*Cancer Rider is Included in the Advantage Plan Rates*

### Rider Coverage - Radiotherapy, Chemotherapy, or Immunotherapy

Treatment can be inpatient or outpatient facilities. Rider covers up to 10 treatments at 80% - member pays 20%. Rider covers up to \$25,000 of Radiotherapy, Chemotherapy, and Immunotherapy eligible expenses subject to member 20% coinsurance. Payment will be made for immunotherapy only if the course of treatment is administered by or under the direction of a certified oncologist using mixed vaccines designed to stimulate the immune system.

### Cancer Rider Qualifications:

- Rider is not voluntary and must be required on all offered SB/A Advantage plans

### Limitations and Exclusions:

- Chemotherapy, or Immunotherapy are subject to PRE-EXISTING CONDITION of being Diagnoses and Treatment all types of cancers for five (5) years prior to the Effective Date of this Benefit Coverage. This means the existence of symptoms that would cause an ordinarily prudent person to seek diagnosis, care or treatment within sixty (60) months period preceding the Effective Date of the coverage of the Insured or a condition for which medical advice or treatment was recommended by a Physician or received from a Physician within sixty (60) months period for any and all types of cancers preceding the Effective Date of coverage will not be eligible for coverage.
- A pre-existing condition can exist even though a diagnosis has not yet been made.

# HI Extension Program for Advantage Plan Designs



## Guaranteed Acceptance

### Hospital Indemnity Benefit

The following benefits are payable when a Participant has a qualified Hospital confinement. To receive benefits, each Participant must be enrolled in this program and complete the applicable Elimination / Waiting Period. Unless otherwise indicated below, any benefit amount, limitation, or benefit maximum applies to each Participant.

Advantage Programs are affordable and

comprehensive for individuals. However, recognizing these programs have some limitations, the HI Extension Program was created with SB/A to provide a vital tax-free benefit to help offset potential out-of-pocket costs. Benefits are designed to provide protection when an Advantage plan's hospital benefits are exhausted.

HI Extension	Benefit / Reimbursement Amount	Elimination / Waiting Period	Limitation
<b>Bronze &amp; Bronze Plus HI Extension</b> for Advantage Bronze	<b>\$2,000 per day</b> (Day 6 through discharge date)	<b>5 Days</b> \$0 Benefit for days 1-5	<b>up to 365 Days</b> per condition (diagnosis)
<b>Silver HI Extension</b> for Advantage Silver	<b>\$2,000 per day</b> (Day 8 through discharge date)	<b>7 Days</b> \$0 Benefit for days 1-7	<b>up to 365 Days</b> per condition (diagnosis)
<b>Gold HI Extension</b> for Advantage Bronze	<b>\$2,000 per day</b> (Day 11 through discharge date)	<b>10 Days</b> \$0 Benefit for days 1-10	<b>up to 365 Days</b> per condition (diagnosis)

Plans shown have an initial benefit waiting period of 299 days for pregnancy. Benefits are available for most medically necessary treatment of an illness or injury that occur in a hospital facility. Benefits are not available for hospital confinement initiated during the Elimination Period. Please refer to the full Summary of Benefits for full plan Definition, Limitations, & Exclusions.

**Please note:** This is a generic representation of benefits and is only intended to serve as an initial proposal of benefits potentially available. Refer to the Schedule of Benefits for the official list of Benefits Coverage, Limitations, & Exclusions. If benefits outlined on this page differ from the Schedule of Benefits on Official Plan Documents, the Schedule of Benefits or Official Plan Documents will govern.

# Minimum Essential Coverage ACA Annual Benefits

All Plans – MEC Covered Services	Minimum Essential Coverage (MEC Plan) In-Network Provider (PPO) Only
Annual Deductible	None
Member Annual Out-of-Pocket Maximum	None
Co-Insurance Percentage covered (Plan Pays Based on Contracted Amounts)	100%
Pharmacy Benefit	100% of ACA mandated prescription, i.e. Birth Control
Annual Maximum of Covered Services	No Annual Maximum
Routine Well Care – As Provided Under the Affordable Care Act (ACA)	
Adult Preventative Services - Screenings and Services as Provided in the Affordable Care Act MEC	
1. Abdominal Aortic Aneurysm	Covered at 100%
2. Alcohol Misuse	Covered at 100%
3. Aspirin	Covered at 100%
4. Blood Pressure	Covered at 100%
5. Cholesterol	Covered at 100%
6. Colorectal Cancer	Covered at 100%
7. Depression	Covered at 100%
8. Type 2 Diabetes	Covered at 100%
9. Diet Counseling	Covered at 100%
10. Obesity	Covered at 100%
11. Sexually Transmitted Infection (STI)	Covered at 100%
12. Syphilis	Covered at 100%
13. HIV	Covered at 100%
14. Tobacco Use	Covered at 100%
15. Immunization Vaccines	Covered at 100%
Women Preventative Services – Screenings and Services Listed Below are Eligible	
1. Anemia	Covered at 100%
2. Bacteriuria Urinary Tract	Covered at 100%
3. BRCA	Covered at 100%
4. Breast Cancer Mammography	Covered at 100%
5. Breast Cancer Chemoprevention	Covered at 100%
6. Breastfeeding	Covered at 100%
7. Cervical Cancer	Covered at 100%
8. Chlamydia Infection	Covered at 100%
9. Contraception	Covered at 100%
10. Domestic and Interpersonal Violence	Covered at 100%
11. Folic Acid Supplements	Covered at 100%
12. Gestational Diabetes	Covered at 100%
13. Gonorrhea	Covered at 100%
14. Hepatitis B	Covered at 100%
15. Human Immunodeficiency Virus (HIV)	Covered at 100%
16. Human Papillomavirus (HPV) DNA Test	Covered at 100%
17. Osteoporosis	Covered at 100%
18. Rh Incompatibility	Covered at 100%
19. Tobacco Use	Covered at 100%
20. Sexually Transmitted Infections (STI)	Covered at 100%
21. Syphilis	Covered at 100%
22. Well Woman Visits	Covered at 100%
Child Preventative Services – Screenings and Services Listed Below are Eligible	
1. Alcohol and Drug Use	Covered at 100%
2. Autism	Covered at 100%
3. Behavioral	Covered at 100%
4. Blood Pressure	Covered at 100%
5. Cervical Dysplasia	Covered at 100%
6. Congenital Hypothyroidism	Covered at 100%
7. Depression	Covered at 100%
8. Developmental	Covered at 100%
9. Dyslipidemia	Covered at 100%
10. Fluoride Supplements	Covered at 100%
11. Gonorrhea	Covered at 100%
12. Hearing	Covered at 100%
13. Height, Weight and Body Mass Index	Covered at 100%
14. Hematocrit or Hemoglobin	Covered at 100%
15. Hemoglobinopathies or Sickle Cell	Covered at 100%
16. HIV	Covered at 100%
17. Immunization Vaccines	Covered at 100%
18. Iron Supplements	Covered at 100%
19. Lead Exposure	Covered at 100%
20. Medical History	Covered at 100%
21. Obesity	Covered at 100%
22. Oral Health	Covered at 100%
23. Phenylketonuria (PKU)	Covered at 100%
24. Sexually Transmitted Infection	Covered at 100%
25. Tuberculin Testing	Covered at 100%
26. Vision	Covered at 100%

# Plan Provisions and Exclusions

## Plan Provisions:

- Advantage Bronze, Silver, and Gold Plans have provisions and exclusions that may impact eligibility for enrollee benefits.
- Does not qualify as insurance.
- Plan covers services provided by First Health PPO network providers – non-First Health PPO providers are not covered by the plan.
- Conditions that existed or have been treated within 12 months prior to the members' coverage effective date are excluded for 12 months from the members' coverage effective date – the exclusion applies to:
  - o Inpatient and outpatient facilities for medical, surgical, substance abuse and mental health services, Maternity Services and Birthing, Home Health Care, Emergency Room Services, Advanced Imaging, Physical and Occupational Therapy, Preferred Brand (Tier 2) and Non-Preferred Brand (Tier 3) prescriptions;
  - o Physician and Specialist Office Visit Services and Generic Drugs are not subject to the 12 /12 Pre-Existing Condition Limitation.
- Intensive Care Unit, Cardiac Care Unit, and Neonatal Intensive Care Unit (ICU, CCU, and NICU) charges are covered at standard semi-private room rates.
- Maternity Genetic Testing is subject to the 12 /12 Pre-Existing Condition Limitation and is limited to a \$500 allowable amount upon being eligible per pregnancy.
- Emergency Room Co-Pay is waived if admitted, however the Inpatient Services are subject to the Co-Pay per Day.
- All Rehabilitation Therapy Benefits, Surgical Services, Hospital Benefits, and Mental Health & Substance Abuse Benefits are subject to Medical Necessity and Prior Authorization approval by the claim's administrator.
- All Inpatient and Outpatient Facility services are subject to pre-notification and prior authorization approval by plan administrator.
- Visit limitations apply – consult benefit summary.
- Eligible prescription drugs are subject to \$500 allowable amount per 30-day retail prescription per month (\$1500 allowable amount per 90-day prescription) – The \$500 30-day and \$1500 90-day allowable amount is subject to member 50% coinsurance. Amounts more than the allowable amount are member responsibility.

## Benefit Exclusions:

- Outpatient Drugs, Kidney Dialysis, Chemotherapy, and all other Infusion Therapy is excluded from coverage under Outpatient Benefit Provisions, except as provided for under Cancer Coverage Rider;
- Surgery and treatment, procedures, products, or services that are experimental or investigative;
- Suicide;
- Surgery to correct vision or hearing, unless a result of a covered Injury, medically necessary surgery for glaucoma, cataracts or other sickness or injury;
- Dental care, dental x-rays, or dental treatment;
- Gastric or intestinal bypass services including lap banding, gastric stapling, and other similar procedures to facilitate weight loss; the reversal, or revision of such procedures; or services required for the treatment of complications from such procedures. This exclusion does not apply to completion of a weight reduction program that may be payable under the Health Screening benefit;
- Rest cures or custodial care, or treatment of sleep disorders;
- Cosmetic surgery (exceptions for some reconstructive or illness procedures);
- Workman's Compensation injuries and illnesses;
- Sex transformation/surgery;
- Treatment relating to a covered person: taking part in any war or act of war (including service in the armed forces), commission of or attempt to commit a felony, an act of terrorism, or participating in an illegal occupation, riot or insurrection;
- Sickness or Injury sustained while on active duty in the armed forces of any country. This does not include Reserve or National Guard duty for training except if deployed on active duty;
- Services, treatment or loss rendered in any Veterans Administration or Federal Hospital, except if there is a legal obligation to pay.

## ADVANTAGE PLAN RATES with Cancer Rider Included



*Note: Cancer Rider is included in Rates Below*

### ADVANTAGE BRONZE PLAN:

Tier	Bronze	HI Extension	Monthly Total
Employee Only	\$548.36	\$30.64	<b>\$579.00</b>
Employee + Spouse	\$887.54	\$57.46	<b>\$945.00</b>
Employee + Child(ren)	\$834.44	\$55.56	<b>\$890.00</b>
Employee + Family	\$1,086.03	\$88.97	<b>\$1,175.00</b>

### ADVANTAGE SILVER PLAN:

Tier	Silver	HI Extension	Monthly Total
Employee Only	\$653.56	\$25.44	<b>\$679.00</b>
Employee + Spouse	\$1,067.95	\$47.05	<b>\$1,115.00</b>
Employee + Child(ren)	\$1,004.49	\$45.51	<b>\$1,050.00</b>
Employee + Family	\$1,322.62	\$72.38	<b>\$1,395.00</b>

### ADVANTAGE GOLD PLAN:

Tier	Gold	HI Extension	Monthly Total
Employee Only	\$760.87	\$18.13	<b>\$779.00</b>
Employee + Spouse	\$1,265.23	\$29.77	<b>\$1,295.00</b>
Employee + Child(ren)	\$1,188.67	\$31.33	<b>\$1,220.00</b>
Employee + Family	\$1,579.97	\$49.03	<b>\$1,629.00</b>