



Inspiring healthy moments.

HDPOS 1200 100/80

		In Network	Out-of-Network
Overview	Deductible — individual/family	\$1,200/\$2,400	
	Coinsurance	0%	20%
	Out-of-pocket maximum — individual/family	\$1,200/\$2,400	
	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)	0%	20%
	Specialist visit (including consultations and second opinions)	0%	20%
	Urgent care — in service area must use participating provider	0%	20%
	Urgent care — out of service area	0%	20%
Inpatient services	Hospital admission, medical (includes all services)	0%	20%
	Hospital admission, mental health (30 days max. per calendar year)	0%	20%
	Hospital admission, alcohol/substance abuse (detox and acute care only; 5 days max. per calendar year)	0%	20%
Outpatient services	Ambulance	0%	20%
	Emergency room services	0%	20%
	Surgery	0%	20%
	Maternity office visit (not including perineonatology) ultrasound delivery	0%	20%
	Lab tests, routine (all outpatient locations)	0%	20%
	Radiology/imaging, routine (X-rays, ultrasounds) (all outpatient locations)	0%	20%
	Radiology/imaging, specialty (CT, MRI, MRA, PET scans, nuclear studies)	0%	20%
	Durable medical equipment and external prosthetic devices	0%	20%
	Home health care	0%	20%
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.