



Inspiring healthy moments.

HDPOS 1200 70/50

		In Network	Out-of-Network
Overview	Deductible — individual/family		\$1,200/\$2,400
	Coinsurance	30%	50%
	Out-of-pocket maximum — individual/family		\$3,000/\$6,000
	Lifetime maximum (includes in-network and out-of-network combined)		\$5,000,000
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 (adult physicals, well-child visits, annual well woman exam, and mammogram. Includes all associated preventive lab services)	\$0	Not covered
Office visits	Primary care visit (includes a Registered Nurse Practitioner, Physician Assistant, General Practitioner, Family Practitioner, Internist, or Pediatrician)	30%	50%
	Specialist visit (including consultations and second opinions)	30%	50%
	Urgent care — in service area must use participating provider	30%	50%
	Urgent care — out of service area	30%	50%
Inpatient services	Hospital admission, medical (includes all services)	30%	50%
	Hospital admission, mental health	30%	50%
	Hospital admission, alcohol/substance abuse	30%	50%
Outpatient services	Ambulance	30%	50%
	Emergency room services	30%	50%
	Surgery	30%	50%
	Maternity office visit (not including perineonatology) ultrasound delivery	30%	50%
	Lab tests, routine (all outpatient locations)	30%	50%
	Radiology/imaging, routine (X-rays, ultrasounds) (all outpatient locations)	30%	50%
	Radiology/imaging, specialty (CT, MRI, MRA, PET scans, nuclear studies)	30%	50%
	Durable medical equipment and external prosthetic devices	30%	50%
	Home health care	30%	50%
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.