

Benefit Year: Calendar Year

Provider Network: Navigator

| Deductible Per Benefit Year | In-network | Out-of-network |
|--------------------------------------|-----------------|------------------|
| Individual/Family | \$2,000/\$4,000 | \$3,500/\$7,000 |
| Out-of-Pocket Limit Per Benefit Year | In-network | Out-of-network |
| Individual/Family | \$2,000/\$4,000 | \$5,000/\$10,000 |

Note: In-network deductible and out-of-pocket limit accumulate separately from the out-of-network deductible and out-of-pocket limit. Even though you may have the same benefit for in-network and out-of-network, your actual costs for services provided out-of-network may exceed this plan’s out-of-pocket limit for out-of-network services. In addition, out-of-network providers may in certain circumstances bill you for the difference between the amount charged by the provider and the amount allowed by the insurance company (called balance billing). Balance billing amounts are not counted toward the out-of-network out-of-pocket limit. For additional information about balance billing or allowable fees, see your handbook.

Accident Benefit

The first \$500 of covered services within 90 days of an accident is covered up to the maximum benefit available and not subject to the deductible. The date of injury must occur after the member is enrolled in this plan. If date of injury occurred prior to being enrolled on this plan, this benefit will not apply. The balance is covered as shown below.

The member is responsible for any amounts shown above, in addition to the following amounts:

| Service/Supply | In-network Member Pays | Out-of-network Member Pays |
|---------------------------|------------------------|----------------------------|
| Preventive Care | | |
| Well baby/Well child care | No deductible, 0% | No deductible, 50% |
| Preventive physicals | No deductible, 0% | No deductible, 50% |
| Well woman visits | No deductible, 0% | No deductible, 50% |
| Preventive mammograms | No deductible, 0% | No deductible, 50% |
| Immunizations | No deductible, 0% | No deductible, 50% |
| Preventive colonoscopy | No deductible, 0% | No deductible, 50% |

| Service/Supply | In-network Member Pays | Out-of-network Member Pays |
|--|--|-----------------------------------|
| Prostate cancer screening | No deductible, 0% | No deductible, 50% |
| Professional Services | | |
| Office and home visits | First three visits no deductible, 0%. Subsequent visits, after deductible, 0%* | After deductible, 50% |
| Naturopath office visits | After deductible, 0% | After deductible, 50% |
| Specialist office and home visits | After deductible, 0% | After deductible, 50% |
| Telehealth visits | First three visits no deductible, 0%. Subsequent visits, after deductible, 0%* | After deductible, 50% |
| Office procedures and supplies | After deductible, 0% | After deductible, 50% |
| Surgery | After deductible, 0% | After deductible, 50% |
| Outpatient rehabilitation and habilitation services | After deductible, 0% | After deductible, 50% |
| Acupuncture (12 visits per benefit year) | No deductible, 20% | After deductible, 50% |
| Chiropractic manipulation/Spinal manipulation (20 visits per benefit year) | No deductible, 20% | After deductible, 50% |
| Hospital Services | | |
| Inpatient room and board | After deductible, 0% | After deductible, 50% |
| Inpatient rehabilitation and habilitation services | After deductible, 0% | After deductible, 50% |
| Skilled nursing facility care | After deductible, 0% | After deductible, 50% |
| Outpatient Services | | |
| Outpatient surgery/services | After deductible, 0% | After deductible, 50% |
| Diagnostic imaging – advanced | After deductible, 0% | After deductible, 50% |
| Diagnostic and therapeutic radiology/laboratory and dialysis – non-advanced | After deductible, 0% | After deductible, 50% |
| Urgent and Emergency Services | | |
| Urgent care center visits | After deductible, 0% | After deductible, 50% |

| Service/Supply | In-network Member Pays | Out-of-network Member Pays |
|--|--|-----------------------------------|
| Emergency room visits – medical emergency | After deductible, 0% | After deductible, 0% |
| Emergency room visits – non-emergency | After deductible, 0% | After deductible, 50% |
| Ambulance, ground | After deductible, 0% | After deductible, 0% |
| Ambulance, air | After deductible, 0% | After deductible, 0% |
| Maternity Services** | | |
| Physician/Provider services (global charge) | After deductible, 0% | After deductible, 50% |
| Hospital/Facility services | After deductible, 0% | After deductible, 50% |
| Mental Health and Substance Use Disorder Services | | |
| Office visits | First three visits no deductible, 0%. Subsequent visits, after deductible, 0%* | After deductible, 50% |
| Inpatient care | After deductible, 0% | After deductible, 50% |
| Residential programs | After deductible, 0% | After deductible, 50% |
| Other Covered Services | | |
| Allergy injections | After deductible, 0% | After deductible, 50% |
| Durable medical equipment | After deductible, 0% | After deductible, 50% |
| Home health services | After deductible, 0% | After deductible, 50% |
| Transplants | After deductible, 0% | After deductible, 50% |

This is a brief summary of benefits. Refer to your handbook for additional information or a further explanation of benefits, limitations, and exclusions.

* First 3 visits per benefit year combined for Professional Services – Office and home visits, Telehealth visits, and Mental Health and Substance Use Disorder Services – Office visits.

** Medically necessary services, medication, and supplies to manage diabetes during pregnancy from conception through six weeks postpartum will not be subject to a deductible, copayment, or coinsurance.

Additional information

What is the deductible?

Your plan's deductible is the amount of money that you pay first, before your plan starts to pay. You'll see that many services, especially preventive care, are covered by the plan without you needing to meet the deductible. The individual deductible applies if you enroll without dependents. If you and one or more dependents enroll, the individual deductible applies for each member only until the family deductible has been met.

Note that there is a separate category for in-network and out-of-network when it comes to meeting your deductible.

What is the out-of-pocket limit?

The out-of-pocket limit is the most you'll pay for covered services during the benefit year. Once the out-of-pocket limit has been met, the plan will pay 100 percent of allowed amounts for covered services for the rest of that benefit year. The individual out-of-pocket limit applies only if you enroll without dependents. If you and one or more dependents enroll, the individual out-of-pocket limit applies for each member only until the family out-of-pocket limit has been met. Be sure to check your handbook, as there are some charges, such as non-essential health benefits, penalties, and balance billed amounts that do not count toward the out-of-pocket limit.

Note that there is a separate category for in-network and out-of-network when it comes to meeting your out-of-pocket limit.

Payments to providers

Payment to providers is based on the prevailing or allowable fee for covered services. In-network providers accept the allowable fee as payment in full. Services of out-of-network providers could result in out-of-pocket expense in addition to the percentage indicated.

Prior authorization

Coverage of certain medical services and surgical procedures requires a benefit determination by PacificSource before the services are performed. This process is called prior authorization. Prior authorization is necessary to determine if certain services and supplies are covered under this plan, and if you meet the plan's eligibility requirements. Prior authorization does not change your out-of-pocket expense for in-network and out-of-network providers. You can search for procedures and services that require prior authorization on our website, Authgrid.PacificSource.com (select Commercial for the line of business).

Discrimination is against the law

PacificSource Health Plans complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. PacificSource does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.