

# Partners 80 Gold 1500

## Small Group Plan Benefit Summary



Plan Features	In-Network Member is responsible for:	Out-of-Network Member is responsible for:
<b>Essential Health Benefits</b>		Unlimited
<b>Lifetime Maximum Benefit</b>		Unlimited
<b>Deductible</b>		
<i>Per Covered Person</i>	\$1,500	\$3,000
<i>Per Family</i>	\$3,000	\$6,000
<b>Annual Maximum Out-of-Pocket</b> <i>(includes all deductibles, co-pays and co-insurance)</i>		
<i>Per Covered Person</i>	\$4,000	\$20,000
<i>Per Family</i>	\$8,000	\$40,000
<b>Physician Services</b>		
<i>Primary Care Physician (PCP)</i>	\$20 co-pay	50%** U&C*
<i>Specialty Care Physician (SCP)</i>	\$30 co-pay	50%** U&C*
<i>Physician eVisit</i>	\$10 co-pay	50%** U&C*
<i>Physician Telehealth Visit</i>	\$10 co-pay	50%** U&C*
<i>Physician Services not received in an office setting</i>	20%**	50%** U&C*
<b>Preventive Health Services</b>		
<i>Services with an "A" or "B" rating from the U.S. Preventive Services Task Force as mandated by PHSA Section 2713</i>	\$0	50%** U&C*
<i>Additional preventive services or treatments not mandated by PHSA Section 2713</i>	20%**	50%** U&C*
<b>Preventive Services for Children and Adolescents</b>		
<i>Preventive care and screenings for infants, children and adolescents supported by the Health Resources and Services Administration</i>	\$0	50%** U&C*
<i>Physician office visits and laboratory tests associated with preventive checkups</i>	\$0	50%** U&C*
<b>Preventive Services for Adults</b>		
<i>Preventive care and screenings for women supported by the Health Resources and Services Administration</i>	\$0	50%** U&C*
<b>Immunizations Ages 0 to Adult</b> <i>(per immunization)</i>		
<i>As recommended by Advisory Committee on Immunization Practices of the CDC as mandated by PHSA Section 2713</i>	\$0	\$12 co-pay
<i>Additional immunizations not mandated by PHSA Section 2713</i>	\$12 co-pay	\$12 co-pay
<b>Inpatient Hospital Services</b>		
<i>Physician Services</i>	20%**	50%** U&C*
<i>Hospitalization</i>	20%**	50%** U&C*
<i>Maternity and Newborn Care</i>	20%**	50%** U&C*
<i>Human Organ Transplant</i>	20%**	50%** U&C*
<i>Transportation and Lodging</i>	20%**	Not Covered
<i>Unrelated Donor Search</i>		20%**
<i>Skilled Nursing Services - Inpatient, Physical Medicine and Rehabilitation</i>	20%**	50%** U&C*
	<i>150 Inpatient days per Benefit Year Combined</i>	
<b>Outpatient Services</b>		
<i>Emergency Services</i>	\$200 co-pay	\$200 co-pay
<i>Urgent Care Services</i>	\$75 co-pay	50%** U&C*
<i>Outpatient Surgery &amp; Procedures</i>	20%**	50%** U&C*
<b>Rehabilitation and Habilitative</b>		
<i>Physical Therapy and Manipulation Therapy (not including Chiropractic Services)***</i>	20%**	50%** U&C*
	<i>20 visits per Benefit Year (not including Autism/Applied Behavioral Analysis)</i>	
<i>Occupational Therapy</i>	20%**	50%** U&C*
	<i>20 visits per Benefit Year (not including Autism/Applied Behavioral Analysis)</i>	
<i>Speech Therapy</i>	20%**	50%** U&C*
	Unlimited	

Cardiac Rehabilitation	20%**	50%** U&C*
		36 visits per Benefit Year
Pulmonary Rehabilitation	20%**	50%** U&C*
		20 visits per Benefit Year
Chiropractic Services	20%**	50%** U&C*
		26 visits per Benefit Year without prior approval
Diagnostic Laboratory, Imaging and Radiology	20%**	50%** U&C*
Home Health Care	20%**	50%** U&C*
		100 visits per Benefit Year
Private Duty Nursing	20%**	50%** U&C*
		82 visits per Benefit Year, 164 visits Lifetime Maximum
Hospice	20%**	50%** U&C*
Ambulance Services	20%**	20%**
Educational Services	20%**	50%** U&C*
Durable Medical Equipment	20%**	50%** U&C*
Hearing Aids (newborns only)	20%**	50%** U&C*
Orthotics	20%**	50%** U&C*
Disposable Medical Supplies	20%**	50%** U&C*
Prosthetics	20%**	50%** U&C*
<b>Mental Health Services</b>		
Mental Health Office Visit	\$20 co-pay	50%** U&C*
Mental Health Services not received in an office setting	20%**	50%** U&C*
Hospital Inpatient / Residential Treatment	20%**	50%** U&C*
<b>Substance Abuse</b>		
Outpatient Annual Maximum Benefit (unlimited)	20%**	50%** U&C*
Inpatient/Residential Annual Maximum (unlimited)	20%**	50%** U&C*
Medical or Social Setting Detox Annual Max (unlimited)	20%**	50%** U&C*
<b>Dental Services</b> (only related to accidental injury or for certain members requiring general anesthesia)	20%**	50%** U&C*
<b>Pediatric Dental</b> (dependent children through age 18)		
Dental Exam		20%**
Basic Dental Care		20%**
Major Dental Care		20%**
Orthodontia (requires prior authorization)		20%**
<b>Pediatric Vision</b> (dependent children through age 18)		
Routine Eye Exam (1 visit per Benefit Year)		20%**
Eye Glasses (1 pair of glasses, lenses and frames, per Benefit Year)		20%**
<b>Autism Services</b>	Benefits are based on the setting in which Covered Services are received****	
<b>Applied Behavior Analysis (ABA)</b> (dependent children through age 18) Requires prior authorization	20%**	50%** U&C*
<b>Pharmacy Services</b>		
<b>Deductible</b>		\$0
Generic (most), Tier 1 (30 day supply)	\$10	50%** U&C*
Preferred Brand, Tier 2 (30 day supply)	\$35	50%** U&C*
Other Brand / Non-Formulary, Tier 3 (30 day supply)	\$75	50%** U&C*
Specialty Formulary Brand / Non-Formulary, Tier 4 (30 day supply)	\$100	N/A
Mail Order (90 day supply)	2.5x	N/A

\*U&C is used as an abbreviation for Usual and Customary.

\*\*Co-insurance applies after deductible is met.

\*\*\*Co-pays/Co-insurance for Physical Therapy will not exceed the physician office visit once the deductible is met.

\*\*\*\*Coverage for the diagnosis and treatment of Autism Spectrum Disorders will not be subject to any greater Deductible/Co-pay/Co-insurance than is applicable to other physical health care services covered by this Plan.

This is only a brief summary of benefits, which is not intended to be comprehensive.

Your Small Group Health Plan Certificate of Coverage is the governing document for benefit information.

**All Plans Are Qualified Health Plans**  
(Plans Available Beginning: 1/1/2017)