

You are responsible for knowing the benefits and provisions of your Policy. Please read all documents carefully.

The following apply to all treatments, services and supplies:

- You and your covered dependents named on the Physicians Plus Insurance Corporation (Physicians Plus) identification (ID) card issued with the policy are covered for treatments, services and supplies as described in the policy, subject to the terms conditions and provisions of the policy.
- The benefits in this policy are subject to the following provisions: This Schedule of Benefits indicates what you pay for covered services; please consult your Medical Certificate for benefit details; services not covered, or beyond benefit maximums, are the member's responsibility and will not apply to the Policy Deductible.
- The Deductible listed must be met before any medical or prescription drug services (except preventive, if applicable) will be paid by this policy. Only covered medical and prescription drug treatments, services and/or supplies apply to any applicable Policy Deductible and MOOP limit.
- Physicians Plus does not guarantee your eligibility for a Health Savings Account. Please consult an independent tax advisor for specific eligibility information.

	In Network	Out of Network
Policy Deductible [Medical & Prescription Drug (RX)]	\$5,000	\$5,000
Policy Coinsurance	None	40%
Policy Maximum Out of Pocket (MOOP)[Medical & RX]	\$5,000	\$10,000
Policy Lifetime Maximum	\$2,000,000 combined (In and Out of Network)	
Qualified Maximum Dependent Age	18/27 DOB	

OUTPATIENT SERVICES

P — Indicates a preventive service covered by Physicians Plus when provided by In Network providers to a maximum of \$500 per member per contract year. After \$500 in charges you pay the policy deductible and coinsurance up to the policy MOOP. This \$500 does not apply to the deductible or MOOP.

	In Network, You Pay	Out of Network, You Pay
Child Office Visits (Ages 0–17)		
Office Visit & Immediate/Urgent Care (each visit)	Deductible	Deductible then 40%
Well Child Exam P	Deductible	Deductible then 40%
*Behavioral Health (BH) & Alcohol or Other Drug Abuse (AODA)	Deductible	Deductible then 40%
Chiropractic Exam & Hearing Exam (each visit)	Deductible	Deductible then 40%
Optometry/Vision Exam (Routine Vision Exam P)	Deductible	Deductible then 40%
Allergy Testing & Injections	Deductible	Deductible then 40%
Immunizations: Age 0–6	\$0	Deductible then 40%
Immunizations: Age 7–17 P	Deductible	Deductible then 40%
Adult Office Visit (Age 18+)		
Office Visit/(Routine Exam P) & Imm./Urgent Care (each visit)	Deductible	Deductible then 40%
Optometry/Vision Exam (Routine Vision Exam P)	Deductible	Deductible then 40%
*Behavioral Health (BH) & Alcohol or Other Drug Abuse (AODA)	Deductible	Deductible then 40%
Routine Mammograms P & Pre/Post Maternity Care (each visit)	Deductible	Deductible then 40%
Chiropractic Exam & Hearing Exam (each visit)	Deductible	Deductible then 40%
Allergy Testing & Injections	Deductible	Deductible then 40%
Prescription Drugs		
Formulary Prescription Drugs Only	Deductible	Deductible then 40%
Emergency Services		
Emergency Room Services (copay waived if admitted)	Deductible	Deductible then 40%
Air Ambulance \$25,000 per occurrence.	Deductible	Deductible then 40%
Ground Ambulance	Deductible	Deductible then 40%
Infertility/Conception Services		
Diagnosis & Treatment Up to \$2,000 per member per lifetime. Coinsurance does not apply to Policy MOOP.	Deductible	Deductible then 40%
Therapies: Physical, Occupational & Speech Up to 50 combined visits.		
0–5 visits	Deductible	Deductible then 40%
6 or more visits	Deductible	Deductible then 40%
Cardiac Rehabilitation Phase II 18 weeks up to 36 visits.	Deductible	Deductible then 40%

OUTPATIENT/AMBULATORY & *INPATIENT SURGERY & SERVICES		
	In Network, You Pay	Out of Network, You Pay
Outpatient/Ambulatory Surgery	Deductible	Deductible then 40%
Semi-private Room & Board	Deductible	Deductible then 40%
*Behavioral Health (BH) & Alcohol or Other Drug Abuse (AODA)	Deductible	Deductible then 40%
Labor & Delivery	Deductible	Deductible then 40%
X-rays & Laboratory Testing	Deductible	Deductible then 40%
Medication	Deductible	Deductible then 40%
Inpatient Therapy	Deductible	Deductible then 40%
Skilled Nursing Care	Deductible	Deductible then 40%
Skilled Nursing Facility Care 30 days combined (In and Out of Network) per confinement per member.	Deductible	Deductible then 40%
Hospice Care	Deductible	Deductible then 40%
Injections	Deductible	Deductible then 40%
Colonoscopies	Deductible	Deductible then 40%

OTHER OUTPATIENT SERVICES		
	In Network, You Pay	Out of Network, You Pay
Radiation Therapy	Deductible	Deductible then 40%
X-rays & Laboratory Testing	Deductible	Deductible then 40%
CT/CAT Scans	Deductible	Deductible then 40%
MRI, MRA & PET Scans	Deductible	Deductible then 40%
Sleep Studies (Facility)	Deductible	Deductible then 40%
Oral Surgery (Limited)	Deductible	Deductible then 40%
Office Surgery	Deductible	Deductible then 40%
*Hospice Care	Deductible	Deductible then 40%
Temporomandibular Joint Disorder <i>Diagnostic procedures and non-surgical treatment limited to \$1,250/member/contract year.</i>	Deductible	Deductible then 40%
*Home Health Services <i>Limited to 40 visits per member per contract year.</i>	Deductible	Deductible then 40%
*Home Health Therapies <i>Limited to 40 combined (physical, occupational and speech) home visits per contract year.</i>	Deductible	Deductible then 40%
*Medical Supplies: Including covered Diabetic Supplies, Medical Equipment & Prosthetics <i>Purchases over \$5000 require prior authorization.</i>	Deductible	Deductible then 40%
Insulin 30-day Supply	\$10	
Hearing Aids (Ages 0–18) <i>(In & Out of Network benefits are combined) One standard model hearing aid per ear replaceable every 36 months.</i>	Deductible and Balance of Charges beyond benefit limits.	Deductible then 40% and Balance of Charges beyond benefit limits.
Hearing Aids (Age 19+) <i>Up to \$400 (In & Out of Network combined) per hearing aid per ear, replaceable every 36 months.</i>	Deductible and Balance of Charges beyond benefit limits.	Deductible and Balance of Charges beyond benefit limits.

*TRANSPLANTS & KIDNEY DISEASE		
	In Network, You Pay	Out of Network, You Pay
Kidney Disease & Transplant <i>Up to \$30,000 per member per contract year (will not duplicate Medicare coverage).</i>	See applicable type of service	Disease: See type of service. Transplant: In Network Only.
Other COVERED Transplants <i>Up to \$500,000 per member per lifetime.</i>	See applicable type of service	In Network Benefits Only

* Indicates services that require written prior authorization from Physicians Plus.