

This is a Silver plan as defined by the Affordable Care Act

**VALUE NETWORK/HSA QUALIFIED****IN-NETWORK**

You must use In-Network Providers (except for emergencies)

DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM^{4,5}**IN-NETWORK**

Self Only Coverage, 1 person enrolled - per calendar Year

Deductible

\$2,500

Out-of-Pocket Maximum

\$7,000

Family Coverage, 2 or more enrolled - per calendar Year

Deductible

\$5,000

Out-of-Pocket Maximum - per person/family

\$7,000/\$14,000

*This amount is your Deductible + your Coinsurance and Copay (medical and Rx)***INPATIENT SERVICES³****IN-NETWORK**

Medical, Surgical, Hospice, Emergency Admissions

20% after Deductible

Skilled Nursing Facility

20% after Deductible

Up to 60 days/calendar Year

Rehab Therapy: Physical, Speech, Occupational

\$40 after Deductible

Up to 40 days/calendar Year for all therapy types combined

Physician's Fees – Medical, Surgical, Maternity, Anesthesia

20% after Deductible

PROFESSIONAL SERVICES³**IN-NETWORK**

Office Visits and Office Surgeries

Primary Care Provider (PCP)¹

\$25 after Deductible

Primary Care Provider (PCP) Virtual Visits¹

Covered 100% after deductible

Secondary Care Provider (SCP)¹

\$40 after Deductible

Allergy Tests

See office visits

Allergy Treatment and Serum

20% after Deductible

Physician's Fees – Surgical

20% after Deductible

Physician's Fees – Medical, Maternity, Anesthesia

20% after Deductible

PREVENTIVE SERVICES AS OUTLINED BY THE ACA²**IN-NETWORK**Office Visits (PCP/SCP)¹

Covered 100%

Adult and Pediatric Immunizations

Covered 100%

Diagnostic Tests: Minor

Covered 100%

Other Preventive Services

Covered 100%

VISION SERVICES**IN-NETWORK**Pediatric Preventive Eye Exams - Through Age 18 Years, Only²

Covered 100%

Adult Preventive Eye Exams - Age 19 and Over²

Covered 100%

All Other Eye Exams - Adult/Pediatric

\$40 after Deductible

Contacts and Corrective Lenses - Through Age 18 Years, Only

20% after Deductible

*Limit one pair of eyeglass lenses or contact lenses per Year***OUTPATIENT SERVICES****IN-NETWORK**

Outpatient Facility and Ambulatory Surgical

20% after Deductible

Ambulance (Air or Ground) – emergencies only

20% after Deductible

Emergency Room In-Network Facility

\$350 after Deductible

Emergency Room Out-of-Network Facility

\$350 after Deductible

Intermountain InstaCare[®] Facilities, Urgent Care Facilities

\$40 after Deductible

Intermountain KidsCare[®] Facilities

\$25 after Deductible

Intermountain Connect Care[®]

Covered 100% after deductible

Radiation

20% after Deductible

Dialysis

20% after Deductible

Diagnostic Tests: Minor, per Provider

Covered 100% after Deductible

Diagnostic Tests: Major, per Provider

20% after Deductible

Home Health³

20% after Deductible

Hospice³

20% after Deductible

Outpatient Cardiac Rehab

Covered 100% after Deductible

Outpatient Private Nurse³

20% after Deductible

Outpatient Rehab Therapy: Physical, Speech, Occupational

\$40 after Deductible

Up to 20 visits/calendar Year for all therapy types combined

Outpatient Habilitative Therapy: Physical, Speech, Occupational

\$40 after Deductible

Up to 20 visits/calendar Year for all therapy types combined

MISCELLANEOUS SERVICES	IN-NETWORK
Maternity and Adoption ^{3,6} <i>Includes all related maternity and adoption services. Enroll in SelectHealth Healthy Beginnings Program[®] : 866-442-5052</i>	See Professional, Inpatient, or Outpatient Services
Chiropractic Care <i>Up to 10 visits/calendar Year</i>	\$20 after Deductible
Miscellaneous Medical Supplies (MMS) ²	20% after Deductible
Autism Spectrum Disorder	See Professional, Inpatient, Outpatient, or Mental Health and Chemical Dependency Services
Durable Medical Equipment (DME) ³	20% after Deductible
Prosthetic Devices ³	20% after Deductible
Injectable Drugs, Chemotherapy, and Specialty Medications ³	30% after Deductible
Infertility (<i>select services only</i>)	50% after Deductible
Pediatric Dental, SelectHealth Classic Network (<i>through 18 Years</i>) <i>Oral examinations and cleanings - two per calendar Year</i>	\$40 after Deductible
Mental Health and Chemical Dependency ³	
Office Visits	\$25 after Deductible
Virtual Visits	Covered 100% after deductible
Inpatient	20% after Deductible
Outpatient	20% after Deductible
Residential Treatment Center	20% after Deductible
Cochlear Implants, Hearing Aids, or Auditory Osseointegrated Devices ³ <i>One device every 36 months per ear</i>	See Professional, Inpatient, or Outpatient Services
Donor Fees for Organ Transplants ³	See Professional, Inpatient, or Outpatient Services
TMJ (Temporomandibular Joint) Services <i>Up to \$2,000/lifetime</i>	See Professional, Inpatient, or Outpatient Services
PRESCRIPTION DRUGS ³	
Prescription Drug List (formulary)	RxSelect [®]
Prescription Drugs – <i>Up to a 30-day supply for covered medications</i>	
Tier 1	\$20 after Deductible
Tier 2	\$30 after Deductible
Tier 3	25% after Deductible
Tier 4	50% after Deductible
Tier 5	30% after Deductible
Maintenance Drugs – <i>90-day supply (Mail-Order, Retail90[®])</i>	
Tier 1	\$20 after Deductible
Tier 2	\$30 after Deductible
Tier 3	25% after Deductible
Tier 4	50% after Deductible
Deductible Waiver	Certain prescription drugs are not subject to the Deductible
Generic Substitution Required	Generic required or must pay Copay plus cost difference between name brand and generic
FOOTNOTES	
<p>1. Visit selecthealth.org/findadoctor to find out whether a Provider is a Primary Care or Secondary Care Provider.</p> <p>2. Frequency and/or quantity limitations apply to some preventive care and MMS services.</p> <p>3. Preauthorization is required for certain services. Benefits may be reduced or denied if you do not preauthorize certain services with Out-of-Network Providers. Please refer to Section 11—"Healthcare Management", in your Certificate of Coverage, for details.</p> <p>4. All Deductible/Copay/Coinsurance amounts are based on the allowed amounts and not on the Providers billed charges. Out-of-Network Providers or Facilities have not agreed to accept the allowed amount for Covered Services. When this occurs, you are responsible to pay for any charges that exceed the amount that SelectHealth pays for Covered Services, sometimes referred to as balance billing. These fees are called Excess Charges, and they do not apply to your Out-of-Pocket Maximum.</p> <p>5. Certain Services as noted on this document and in your Certificate of Coverage are not subject to the Deductible.</p> <p>6. SelectHealth provides a \$4,000 adoption indemnity benefit as outlined by the state of Utah. Deductible, Copay, or Coinsurance listed under the maternity benefit applies and may exhaust the benefits prior to any plan payment.</p> <p><i>For more information, refer to your Certificate of Coverage or Contract or call Member Services at 800-538-5038 weekdays, from 7:00 a.m. to 8:00 p.m., and Saturdays, from 9:00 a.m. to 2:00 p.m. TTY users should call 711.</i></p>	