

<b>Benefit Chart</b>	<b>Ruby 40 HMO Platinum</b>
<b>Covered Services</b>	<b>2023</b>
<b>DEDUCTIBLES</b>	
Annual Deductible	Medical: \$0 / Drug: \$0
Out-of-Pocket Limit On Expenses	Individual \$3,000 / Family \$ 6,000
<b>PROFESSIONAL SERVICES</b>	<b>Member Cost Share</b>
<b>Visit to a Health Care Provider's Office or Clinic</b>	
Preventive Care/ Screening/ Immunization	\$0 Copay
Family Planning (Consultation and Contraceptive Services)	\$0 Copay
Prenatal Care and Preconception Visits	\$0 Copay
Diabetes Care Management	\$0 Copay
Diabetes Education	\$0 Copay
Primary Care Visit to Treat an Injury or Illness	\$40 Copay
Specialist Visit	\$40 Copay
Acupuncture	\$40 Copay
Allergy Visit (Testing and Treatment)	\$40 Copay
Other Practitioner Office Visit	\$40 Copay
<b>Outpatient Services</b>	<b>Member Cost Share</b>
<b>Tests</b>	
Laboratory Tests	\$10 Copay
X-Rays	\$10 Copay
Imaging (CT/PET scans, MRIs)	\$150 Copay
<b>Outpatient Surgery</b>	
Surgery - Facility Fee (e.g., Ambulatory Surgery Center)	\$150 (Chinese Hospital) / \$450 (Other Facilities)
Physician/Surgeon Fees	\$0 Copay
Outpatient Visit	\$0 Copay
<b>Hospitalization Services</b>	
Facility Fee (e.g., Hospital Room)	\$250 Copay / Day (Chinese Hospital) \$750 Copay / Day (Other Facilities) (Up to First 5 Days)
Physician/Surgeon Fees	\$0 Copay
Delivery and All Inpatient Services (Hospital Services)	\$250 copay per day (Up to the first 5 days)
Delivery and All Inpatient Services (Professional Services)	\$0 Copay
<b>Emergency Health Coverage</b>	
Emergency Room Services	\$200 Copay
Emergency Room Physician Fee	\$0 Copay
Urgent Care	\$40 Copay
<b>Ambulance Services</b>	
Medical Transportation (Including Emergency and Non-Emergency)	\$100 copay

<b>Benefit Comparison Chart</b>	<b>Ruby 40 HMO Platinum</b>
<b>Covered Services</b>	<b>2023</b>
<b>Prescription Drug Coverage</b>	
Tier 1: Generic Drugs (30-Day Supply)	\$5 Copay
Tier 1: Generic Drugs (90-Day Supply) Chinese Hospital Pharmacy, or Mail Order	\$10 Copay
Tier 2: Preferred Brand Drugs (30-Day Supply)	\$ 15 Copay
Tier 2: Preferred Brand Drugs (90-Day Supply) Chinese Hospital Pharmacy, or Mail Order	\$ 30 Copay
Tier 3: Non-Preferred Brand Drugs (30-Day Supply)	\$25 Copay
Tier 3: Non-Preferred Brand Drugs (90-Day Supply) Chinese Hospital Pharmacy, or Mail Order	\$50 Copay
Tier 4: Specialty Drugs (30-Day Supply)	10% Coinsurance Up to \$250 Per Prescription
<b>Medical Supplies/ Durable Medical Equipment</b>	
Medical Supplies	20% coinsurance
Prosthetic Devices	20% coinsurance
Durable Medical Equipment (Outpatient)	20% coinsurance
<b>Mental Health Services</b>	
Mental/Behavioral Health Outpatient Office Visits	\$40 Copay
Mental/ Behavioral Health Other Outpatient Items and Services	\$40 Copay
Mental/Behavioral Health Inpatient Facility Fee	\$250 copay/day (Up to the first 5 days)
Mental/Behavioral Health Inpatient Professional Fee	\$0 Copay
<b>Chemical Dependency Services</b>	
Substance Use Disorder Outpatient Office Visits	\$40 Copay
Substance Use Disorder Other Outpatient Items and Services	\$40 Copay
Substance Use Disorder Inpatient Facility Services	\$250 copay/day (Up to the first 5 days)
Substance Use Disorder Inpatient Professional Fee	\$0 Copay
<b>Home Health Services</b>	
Home Health Care	\$0 copay
Rehabilitation Services	\$40 Copay
Habilitation Services	\$40 Copay
Skilled Nursing Care	1st 10 days at no charge; then \$100 copay per day.
Hospice Services	\$0 copay
<b>Pediatric Vision and Dental (Included in Plan)</b>	
<b>Pediatric Vision (Ages 0-18) Administered by VSP</b>	
Eye Exam Including Refraction and Dilation Per Year	\$0 Copay
1 Pair of Glasses Per Year (or Contact Lenses in Lieu of	\$0 Copay

Benefit Comparison Chart	Ruby 40 HMO Platinum
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Glasses) Calendar Year	
<b>Pediatric Dental (Ages 0-18) Administered by Delta Dental</b>	
Child Dental Diagnostic and Preventive Services	See Delta Dental EOC

**Footnotes:** \*Preventive care services are not subject to the deductible.  
 Medical / RX cost-sharing contributes toward annual deductible.  
 You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use, unless the service is not subject to the deductible.  
 Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1<sup>st</sup>).