Benefit Chart	Silver 70 Off Exchange HMO
Covered Services	**2023**
DEDUCTIBLES	
Annual Deductible	Medical: Individual $4,750 / Family $9,500 Drug: Individual $85 / Family $170
Out–of–Pocket Limit On Expenses	Individual $8,750 / Family $17,500
PROFESSIONAL SERVICES	**Member Cost Share**
Visit to a Health Care Provider's Office or Clinic	
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	$45 Copay
Specialist Visit	$85 Copay
Acupuncture	$45 Copay
Allergy Visit (Testing and Treatment)	$85 Copay
Other Practitioner Office Visit	$45 Copay
Outpatient Services	**Member Cost Share**
Tests	
Laboratory Tests	$50 Copay
X-Rays	$95 Copay
Imaging (CT/PET scans, MRIs)	$325 Copay
Outpatient Surgery	
Surgery - Facility Fee (e.g., Ambulatory Surgery Center)	20% Coinsurance
Physician/Surgeon Fees	20% Coinsurance
Outpatient Visit	20% Coinsurance
Hospitalization Services	
Facility Fee (e.g., Hospital Room)	30% Coinsurance (After Medical Deductible)
Physician/Surgeon Fees	30% Coinsurance
Delivery and All Inpatient Services (Hospital Services)	30% Coinsurance (After Medical Deductible)
Delivery and All Inpatient Services (Professional Services)	30% Coinsurance
Emergency Health Coverage	
Emergency Room Services	$400 Copay
Emergency Room Physician Fee	$0 Copay
Urgent Care	$45 Copay
Ambulance Services	
Medical Transportation (Including Emergency and Non-Emergency)	$255 Copay (After Medical Deductible)
Prescription Drug Coverage	
Tier 1: Generic Drugs (30-Day Supply)	$16 Copay (After Drug Deductible)
Tier 1: Generic Drugs (90-Day Supply) Chinese Hospital Pharmacy, or Mail Order	$32 Copay (After Drug Deductible)
Tier 2: Preferred Brand Drugs (30-Day Supply)	$60 Copay (After Drug Deductible)

Benefit Chart	Silver 70 Off Exchange HMO
Covered Services	**2023**
Tier 2: Preferred Brand Drugs (90-Day Supply) Chinese Hospital Pharmacy, or Mail Order	$120 Copay (After Drug Deductible)
Tier 3: Non-Preferred Brand Drugs (30-Day Supply)	$90 Copay (After Drug Deductible)
Tier 3: Non-Preferred Brand Drugs (90-Day Supply) Chinese Hospital Pharmacy, or Mail Order	$180 Copay (After Drug Deductible)
Tier 4: Specialty Drugs (30-Day Supply)	20% Coinsurance Up To $250 Per Prescription (After Drug Deductible)
Medical Supplies/ Durable Medical Equipment	
Medical Supplies	20% Coinsurance
Prosthetic Devices	20% Coinsurance
Durable Medical Equipment (Outpatient)	20% Coinsurance
Mental Health Services	
Mental/Behavioral Health Outpatient Office Visits	$45 Copay
Mental/ Behavioral Health Other Outpatient Items and Services	$45 Copay
Mental/Behavioral Health Inpatient Facility Fee	30% Coinsurance (After Medical Deductible)
Mental/Behavioral Health Inpatient Professional Fee	30% Coinsurance
Chemical Dependency Services	
Substance Use Disorder Outpatient Office Visits	$45 Copay
Substance Use Disorder Other Outpatient Items and Services	$45 Copay
Substance Use Disorder Inpatient Facility Services	30% Coinsurance (After Medical Deductible)
Substance Use Disorder Inpatient Professional Fee	30% Coinsurance
Home Health Services	
Home Health Care	$45 Copay
Rehabilitation Services	$45 Copay
Habilitation Services	$45 Copay
Skilled Nursing Care	20% Coinsurance (After Medical Deductible)
Hospice Services	$0 Copay
Pediatric Vision and Dental (Included in Plan)	
Pediatric Vision (Ages 0-18) Administered by VSP	
Eye Exam Including Refraction and Dilation Per Year	$0 Copay
1 Pair of Glasses Per Year (or Contact Lenses in Lieu of Glasses) Calendar Year	$0 Copay
Pediatric Dental (Ages 0-18) Administered by Delta Dental	
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 1st).