

## SECTION A. Schedule of Benefits for the USNH-KSCEA HMO

This Schedule is part of your Benefit Handbook. It states the Cost Sharing amounts that you must pay for Covered Benefits and some important limitations on your coverage. It also identifies any supplemental medical benefits included in your Plan.

**For complete information on Covered Benefits, including limitations on your coverage, you must refer to Section C of the Benefit Handbook. For information on how the Plan works, please see Section B of the Benefit Handbook.**

Except for allergy injections, nutritional counseling and prenatal and postpartum care, your plan has two levels of Copayments that apply to outpatient physician services you receive while a Member of the Plan. These are **Level 1 Copayment, which is \$10** and the **Level 2 Copayment, which is \$20**. The Level 1 Copayment applies to outpatient physician services provided by your Primary Care Physician (PCP). All other outpatient physician services not provided by your PCP require you to pay the Level 2 Copayment.

General Cost Sharing Features:	Your Cost Sharing:
Copayments	See Covered Benefits below

Covered Benefits:	Your Cost Sharing:
Outpatient Professional Services	
<ul style="list-style-type: none"> <li>▪ Ambulance Transport, Non-Emergency</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>▪ Cardiac Rehabilitation, Physical, Speech, and Occupational Therapies – combined up to 60 visits per calendar year</li> </ul> <p>Cardiac Rehabilitation, Physical, Speech, and Occupational Therapies provided in the home are subject to the benefit limitations described above.</p>	Nothing
<ul style="list-style-type: none"> <li>▪ Diagnostic Laboratory and X-rays</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>▪ Dialysis</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>▪ Formulas and Low Protein Foods</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>▪ Home Care and Hospice</li> </ul>	Nothing

**Covered Benefits:**

**Your Cost Sharing:**

Outpatient Professional Services (Continued)	
<ul style="list-style-type: none"> <li>Physician Services, except the three services listed below</li> </ul>	Level 1: \$10 Copayment Level 2: \$20 Copayment
Prenatal and Postpartum Care	Nothing
Allergy Injections	Nothing
Nutritional Counseling – limited to 3 visits per calendar year	Nothing
<ul style="list-style-type: none"> <li>Surgical Day Care</li> </ul>	\$25 Copayment
<ul style="list-style-type: none"> <li>Vision Hardware for Special Conditions</li> </ul>	Nothing
Emergency Services	
<ul style="list-style-type: none"> <li>Ambulance Transport, Emergency</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>Emergency Dental Care - in a professional office within six months of injury</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>Emergency Room Care</li> </ul>	\$75 Copayment. This Copayment is waived if admitted directly to the hospital from the emergency room.

Covered Benefits:	Your Cost Sharing:
<b>Inpatient Services</b>	
<ul style="list-style-type: none"> <li>▪ Acute Hospital Care</li> <li>▪ Maternity Care</li> </ul>	\$50 Copayment per admission
<ul style="list-style-type: none"> <li>▪ Rehabilitation Hospital Care and Skilled Nursing Facility Care - limited to a combined 100 days per calendar year</li> </ul>	Nothing
<b>Mental Health Services</b>	
<b>Important Note: Benefit limits do not apply to care for Serious Mental Illnesses. See your Benefit Handbook for details.</b>	
<ul style="list-style-type: none"> <li>▪ Inpatient Care</li> </ul>	\$50 Copayment per admission
<ul style="list-style-type: none"> <li>▪ Outpatient Care - limited to 30 visits or \$3,000 per calendar year, whichever is greater (two group therapy visits are equal to one individual therapy visit)</li> </ul>	
Group Therapy	\$10 Copayment
Individual Therapy	\$10 Copayment
<ul style="list-style-type: none"> <li>▪ Psychological Testing</li> </ul>	\$10 Copayment
<b>Drug and Alcohol Rehabilitation Services</b>	
<ul style="list-style-type: none"> <li>▪ Inpatient Care - limited to 30 days per calendar year</li> <li>▪ Inpatient Detoxification</li> </ul>	\$50 Copayment per admission
<ul style="list-style-type: none"> <li>▪ Outpatient Care - limited to 30 visits per calendar year (two group therapy visits are equal to one individual therapy visit)</li> </ul>	
Group Therapy	\$10 Copayment
Individual Therapy	\$10 Copayment
<ul style="list-style-type: none"> <li>▪ Outpatient Detoxification</li> </ul>	\$10 Copayment

**Covered Benefits:****Your Cost Sharing:**

<b>Covered Benefits:</b>	<b>Your Cost Sharing:</b>
Durable Medical Equipment and Prosthetic Devices	
<ul style="list-style-type: none"> <li>Limited to \$3,500 per calendar year for all covered equipment. This limit does not apply to the five items listed below.</li> </ul>	Nothing
Blood Glucose Monitors, Insulin Pumps and Infusion Devices	Nothing
Breast Prostheses, including Replacements and Mastectomy Bras	Nothing
Medical Equipment and Supplies for Diabetes Treatment	Nothing
Oxygen and Respiratory Equipment	Nothing
Prosthetic Arms and Legs	Nothing

**Supplemental Benefits:****Your Cost Sharing:**

<b>Supplemental Benefits:</b>	<b>Your Cost Sharing:</b>
<ul style="list-style-type: none"> <li>Annual Eye Examination</li> </ul>	\$10 Copayment
<ul style="list-style-type: none"> <li>Hearing aids – up to age 19</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>Chiropractic Care - 20 visits per calendar year</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>Voluntary Sterilization</li> </ul>	\$20 Copayment
<ul style="list-style-type: none"> <li>Voluntary Termination of Pregnancy</li> </ul>	\$20 Copayment
<ul style="list-style-type: none"> <li>Infertility Treatment using Therapeutic Donor Insemination – six cycles per lifetime</li> </ul>	\$20 Copayment
<ul style="list-style-type: none"> <li>Infertility Drugs – Limited to four months supply per calendar year</li> </ul>	Subject to the applicable prescription drug Copayment listed on your ID card.

## Benefit Exclusions

The Plan does not provide coverage for:

- Services your PCP or an HPHC-NE Provider has not provided, arranged or approved except: (1) in a Medical Emergency, (2) when you are outside of the Service Area; or (3) the special services that do not require a referral, listed in your Benefit Handbook
- Cosmetic procedures, except as described in your Benefit Handbook
- Commercial diet plans or weight loss programs and any services in connection with such programs
- Transsexual surgery, including related drugs or procedures
- Services that are not Medically Necessary
- Drugs, devices, treatments or procedures which are Experimental or Unproven
- Dental services, unless services provided are related to emergency dental care and are provided within the time period stated in the Schedule of Benefits
- Eyeglasses, contact lenses and fittings, except as listed in your Benefit Handbook and this Schedule of Benefits
- Refractive eye surgery, including laser surgery and orthokeratology, for correction of myopia, hyperopia and astigmatism
- Transportation other than by ambulance
- Cost for any services for which you are entitled to treatment at government expense, including military service connected disabilities
- Costs for any services covered by workers' compensation, third party liability, other insurance coverage or an employer under state or federal law
- Hair removal or restoration, including, but not limited to, electrolysis, laser treatment, transplantation or drug therapy
- Routine foot care, biofeedback, pain management programs, massage therapy, including myotherapy, and sports medicine clinics
- Treatment with crystals
- Educational services (including problems of school performance) or testing for developmental, educational or behavioral problems
- Sensory integrative praxis tests
- Testing for central auditory processing
- Physical examinations for insurance, licensing or employment purposes
- Rest or custodial care
- Personal comfort or convenience items (including telephone and television charges)
- Exercise equipment
- Repair or replacement of durable medical equipment or prosthetic devices as a result of loss, negligence, willful damage or theft
- Non-durable medical equipment, unless used as part of the treatment at a medical facility or as part of approved home health care services
- Reversal of voluntary sterilization (including any services for infertility related to voluntary sterilization and its reversal)
- Any form of surrogacy

## Benefit Exclusions (continued)

- Infertility treatment for Members who are not medically infertile
- Devices or special equipment needed for sports or occupational purposes
- Services for which no charge would be made in the absence of insurance
- Services after termination of membership
- Services for non-Members
- Services or supplies given to you by: (1) anyone related to you by blood, marriage or adoption or (2) anyone who ordinarily lives with you
- Services for which no coverage is provided in your Benefit Handbook, this Schedule of Benefits or Prescription Drug Brochure (if your Employer Group has selected this coverage)
- Any home adaptations, including, but not limited to, home improvements and home adaptation equipment
- Vocational rehabilitation or vocational evaluations on job adaptability, job placement or therapy to restore function for a specific occupation
- Charges for any products or services, including, but not limited to, professional fees, medical equipment, drugs and hospital or other facility charges that are related to any care that is not a covered service under your Benefit Handbook
- Charges for missed appointments
- Acupuncture, aromatherapy and alternative medicine
- Planned home births
- All charges over the semi-private room rate, except when a private room is Medically Necessary
- Hospital charges after the date of discharge
- Birth control injections, implants and devices, unless your Employer Group provides prescription drug coverage
- A provider's charge to file a claim or to transcribe or copy your medical records
- Any service or supply furnished along with a non-covered service
- Taxes or assessments on services or supplies
- Preventive dental care
- Extraction of teeth
- Foot orthotics, except for the treatment of severe diabetic foot disease
- Wigs, except as described in your Benefit Handbook
- Advanced reproductive technologies, including, but not limited to, in vitro fertilization, gamete intrafallopian transfer, zygote intrafallopian transfer, intra-cytoplasmic sperm injection, and donor egg procedures, including related egg and inseminated egg procurement, processing and banking