



MEMBER PAYMENT SUMMARY

IN-NETWORK

When using In-Network Providers, you are responsible to pay the amounts in this column. Services from Out-of-Network Providers are not covered (except emergencies).

CONDITIONS AND LIMITATIONS

Lifetime Maximum Plan Payment - <i>Per Person</i>	None
Pre-Existing Conditions (PEC)	None
Benefit Accumulator Period	plan Year

MEDICAL DEDUCTIBLE AND MEDICAL OUT-OF-POCKET^{5,6} **IN-NETWORK**

Self Only Coverage, 1 person enrolled - per plan Year	
Deductible	\$1,500
Out-of-Pocket Maximum	\$4,000
Family Coverage, 2 or more enrolled - per plan Year	
Deductible - per person/family	\$1500/\$4500
Out-of-Pocket Maximum - per person/family	\$4000/\$8000
(Medical and Pharmacy Included in the Out-of-Pocket Maximum)	

INPATIENT SERVICES **IN-NETWORK**

Medical, Surgical and Hospice ⁴	Covered 100% after Deductible
Skilled Nursing Facility ⁴ - Up to 60 days per plan Year	Covered 100% after Deductible
Inpatient Rehab Therapy: Physical, Speech, Occupational ⁴ Up to 40 days per plan Year for all therapy types combined	Covered 100% after Deductible
Physician's Fees - (<i>Medical, Surgical, Maternity, Anesthesia</i>)	Covered 100% after Deductible

PROFESSIONAL SERVICES **IN-NETWORK**

Office Visits & Minor Office Surgeries	
Primary Care Provider (PCP) ¹	Covered 100%
Primary Care Provider (PCP) Virtual Visits ¹	Covered 100%
Secondary Care Provider (SCP) ¹	Covered 100%
Allergy Tests	See Office Visits Above
Allergy Treatment and Serum	Covered 100%
Major Surgery	Covered 100%
Physician's Fees - (<i>Medical, Surgical, Maternity, Anesthesia</i>)	Covered 100% after Deductible

PREVENTIVE SERVICES AS OUTLINED BY THE ACA^{2,3} **IN-NETWORK**

Primary Care Provider (PCP) ¹	Covered 100%
Secondary Care Provider (SCP) ¹	Covered 100%
Adult and Pediatric Immunizations	Covered 100%
Elective Immunizations - herpes zoster (shingles), rotavirus	Covered 100%
Diagnostic Tests: Minor	Covered 100%
Other Preventive Services	Covered 100%

VISION SERVICES **IN-NETWORK**

Preventive Eye Exams	Covered 100%
All Other Eye Exams	Covered 100%

OUTPATIENT SERVICES⁴ **IN-NETWORK**

Outpatient Facility and Ambulatory Surgical	Covered 100% after Deductible
Ambulance (Air or Ground) - <i>Emergencies Only</i>	Covered 100% after Deductible
Emergency Room - (<i>In-Network facility</i>)	Covered 100% after Deductible
Emergency Room - (<i>Out-of-Network facility</i>)	Covered 100% after Deductible
Intermountain InstaCare [®] Facilities, Urgent Care Facilities	Covered 100%
Intermountain KidsCare [®] Facilities	Covered 100%
Intermountain Connect Care [®]	Covered 100%
Radiation and Dialysis	Covered 100% after Deductible
Diagnostic Tests: Minor ²	Covered 100%
Diagnostic Tests: Major ²	Covered 100% after Deductible
Home Health, Hospice, Outpatient Private Nurse	Covered 100% after Deductible
Outpatient Cardiac Rehab	Covered 100%
Outpatient Rehab/Habilitative Therapy: Physical, Speech, Occupational	Covered 100% after Deductible



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IN-NETWORK

MISCELLANEOUS SERVICES

Durable Medical Equipment (DME)⁴
 Miscellaneous Medical Supplies (MMS)³
 Autism Spectrum Disorder
 Maternity and Adoption^{4,7}
 Cochlear Implants, Hearing Aids, or Auditory Osseointegrated Devices^{2,4}
One device every 36 months per ear
 Infertility - *Select Services*
 Donor Fees for Covered Organ Transplants⁴
 TMJ (Temporomandibular Joint) Services - *Up to \$2,000 lifetime*

IN-NETWORK

Covered 100% after Deductible
 Covered 100% after Deductible
 See Professional, Inpatient, Outpatient, or
 Mental Health and Chemical Dependency Services
 See Professional, Inpatient or Outpatient
 See Professional, Inpatient or Outpatient
 50% after Deductible
 Covered 100% after Deductible
 See Professional, Inpatient or Outpatient

OPTIONAL BENEFITS

Mental Health and Chemical Dependency⁴
 Office Visits
 Virtual Visits
 Inpatient
 Outpatient
 Residential Treatment²
 Injectable Drugs, Chemotherapy, and Specialty Medications⁴
 Bariatric Surgery (*Up to one surgery/lifetime*)⁴

IN-NETWORK

Covered 100%
 Covered 100%
 Covered 100% after Deductible
 Covered 100%
 Covered 100% after Deductible
 Covered 100% after Deductible
 See Professional, Inpatient or Outpatient

PRESCRIPTION DRUGS

Pharmacy Deductible - Per Person per plan Year
 Prescription Drug List (formulary)
 Prescription Drugs - *Up to 30 Day Supply of Covered Medications*⁴
 Tier 1
 Tier 2
 Tier 3
 Tier 4
 Maintenance Drugs - *90 Day Supply (Mail-Order, Retail90[®])-selected drugs*⁴
 Tier 1
 Tier 2
 Tier 3
 Generic Substitution Required

\$100
 RxSelect[®]
 Covered 100%
 Covered 100% after pharmacy Deductible
 Covered 100% after pharmacy Deductible
 Covered 100% after pharmacy Deductible
 Covered 100%
 Covered 100% after pharmacy Deductible
 Covered 100% after pharmacy Deductible
 Generic required or must pay Copay plus cost
 difference between name brand and generic

- 1 Refer to selecthealth.org/findadoctor to identify whether a Provider is a primary or secondary care Provider.
- 2 Refer to your Certificate of Coverage for more information.
- 3 Frequency and/or quantity limitations apply to some Preventive care and MMS Services.
- 4 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.
- 5 **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. These fees are called Excess Charges, and they do not apply to your Out-of-Pocket Maximum.**
- 6 Certain Services as noted on this document and in your Certificate of Coverage are not subject to the Deductible.
- 7 SelectHealth provides a \$4000 adoption indemnity as outlined by the state of Utah. Medical Deductible, Copay, or Coinsurance listed under the benefit applies and may exhaust the benefits prior to any plan payments.
- * Not applied to Medical Out-of-Pocket Maximum.

To contact Member Services, call 800-538-5038 weekdays, from 7:00 a.m. to 8:00 p.m., Saturdays, from 9:00 a.m. to 2:00 p.m. TTY users should call 711.

Benefits are administered and underwritten by SelectHealth, Inc. SM (domiciled in Utah).