

## MEDICAL SCHEDULE OF BENEFITS – VALUE GOLD 2018-2019

	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS (Subject to Usual and Customary Charges)
<b>LIFETIME MAXIMUM BENEFIT</b>	Unlimited	
<b>CALENDAR YEAR MAXIMUM BENEFIT</b>	Unlimited	
<b>CALENDAR YEAR DEDUCTIBLE</b>		
Single	\$750	\$3,000
Family	\$1,500	\$9,000
<b>CALENDAR YEAR OUT-OF-POCKET MAXIMUM</b> (includes Deductible, Coinsurance, Copays and Precertification Penalties – combined with Prescription Drug Card)		
Single	\$5,000	N/A
Family	\$10,000	N/A
<b>MEDICAL BENEFITS</b>		
<b>Allergy Serum &amp; Injections</b>		
Injections (If no office visit charge)	100% after \$5 Copay per visit; Deductible waived	50% after Deductible
Serum	100% after \$45 Copay per visit; Deductible waived	50% after Deductible
<b>Ambulance Services</b>		
Ground	75% after Deductible	Paid at Participating Provider level of benefits
Air Ambulance	\$200 Copay per trip, then 75% after Deductible	Paid at Participating Provider level of benefits
<b>Ambulatory Surgical Center</b>	75% after Deductible	50% after Deductible
<b>Anesthesiologist</b>	75% after Deductible	50% after Deductible
<b>Anti-Embolism Garments (e.g. Jobst)</b>	\$50 Copay per pair, then 75%; Deductible waived	\$50 Copay per pair, then 50% after Deductible
Calendar Year Maximum Benefit	3 pairs	
<b>Cardiac Rehab (Outpatient)</b>	100% after \$35 Copay per visit; Deductible waived	50% after Deductible
<b>Chemotherapy (Outpatient)</b>	75% after Deductible	50% after Deductible
<b>Chiropractic Care/Spinal Manipulation</b>	100% after \$35 Copay per visit; Deductible waived	50% after Deductible
Calendar Year Maximum Benefit	20 visits	
<b>Diagnostic Testing, X-Ray and Lab Services (Outpatient)</b>		
Any Single Service Costing Less Than \$500	75% after Deductible	50% after Deductible
Any Single Service Costing \$500 or More	75% after Deductible	50% after Deductible
Freestanding Laboratory	75%; Deductible waived	50% after Deductible
Oncotype Diagnostic Testing	75% after Deductible	50% after Deductible

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<b>Durable Medical Equipment (DME)</b>	75% after Deductible	50% after Deductible
<b>Emergency Services</b>		
Emergency Medical Condition		
Facility Charges	75% after Deductible	Paid at Participating Provider level of benefits
Professional Fees and Ancillary Charges	75% after Deductible	Paid at Participating Provider level of benefits
Non-Emergency Medical Condition		
Facility Charges	75% after Deductible	50% after Deductible
Professional Fees and Ancillary Charges	75% after Deductible	50% after Deductible
<b>Foot Orthotics</b>	\$50 Copay per orthotic, then 75%; Deductible waived	\$50 Copay per orthotic, then 50% after Deductible
Maximum Benefit	Age 19 and over - 1 every 12 months; Under age 19 - 1 every 6 months	
<b>Hearing Aids (including any office visit and any related services, includes cochlear Implants )</b>	75% after Deductible	50% after Deductible
Maximum Benefit	1 aid per ear per 36-month period	
<b>Hemodialysis (Outpatient)</b>	75% after Deductible	50% after Deductible
<b>Home Health Care</b>	75% after Deductible	50% after Deductible
Calendar Year Maximum Benefit	60 visits*	
*Home health care supplies are not subject to the Calendar Year Maximum.		
<b>Hospice Care</b>		
Inpatient	\$250 Copay per admission, then 75%; Deductible waived	\$300 Copay per admission, then 50% after Deductible
Outpatient	75% after Deductible	50% after Deductible
<b>Hospital Expenses or Long-Term Acute Care Facility/Hospital (facility charges)</b>		
Inpatient	\$250 Copay per admission, then 75%; Deductible waived	\$300 Copay per admission, then 50% after Deductible
Room and Board Allowance	Semi-Private Room rate*	Semi-Private Room rate*
Outpatient	75% after Deductible	50% after Deductible
*Charges for a private room, that exceeds the cost of a semi-private room, are eligible only if prescribed by a Physician and the private room is Medically Necessary.		
<b>Infusion Therapy in Facility or Physician's Office</b>	75% after Deductible	50% after Deductible

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<b>Maternity (Professional Fees)*</b>		
Preventive Prenatal and Breastfeeding Support (other than lactation consultations)	100%; Deductible waived	50% after Deductible
Breast Pumps	100%; Deductible waived	100%; Deductible waived
Lactation Consultations	100%; Deductible waived	100%; Deductible waived
All Other Prenatal, Delivery and Postnatal Care	75% after Deductible	50% after Deductible
* See Preventive Services under Eligible Medical Expenses for limitations.		
<b>Medical Supplies</b>	75% after Deductible	50% after Deductible
<b>Mental Disorders and Substance Use Disorders</b>		
Inpatient		
Facility Charge	\$250 Copay per admission, then 75%; Deductible waived	\$300 Copay per admission, then 50% after Deductible
Professional Fees	75% after Deductible	50% after Deductible
Outpatient Facility	75% after Deductible	50% after Deductible
Office Visits	100% after \$35 Copay; Deductible waived	50% after Deductible
<b>NOTE:</b> Emergency care (ambulance and Emergency Services/Room) will be paid the same as the benefits for ambulance services and Emergency Services/Room listed above in the Medical Schedule of Benefits, however, the Participating Provider level of benefits will always apply regardless of the provider utilized.		
<b>Morbid Obesity (Surgical Treatment Only)</b>		
Facility (Inpatient and outpatient)	\$250 Copay, then 75%; Deductible waived	50% after Deductible
Professional Services	75% after Deductible	50% after Deductible
Lifetime Maximum Benefit	1 Surgical Procedure	
<b>Nutritional Food Supplements</b>	50% after Deductible	50% after Deductible
<b>Occupational Therapy (Outpatient)</b>	100% after \$35 Copay per visit; Deductible waived	50% after Deductible
Calendar Year Maximum Benefit	60 visits	
<b>Physical Therapy (Outpatient)</b>	100% after \$35 Copay per visit; Deductible waived	50% after Deductible
Calendar Year Maximum Benefit	60 visits	
<b>Physician's Services</b>		
Inpatient/Outpatient Services		
Primary Care Physician	75% after Deductible	50% after Deductible
Specialist	75% after Deductible	50% after Deductible
Office Visits		
Primary Care Physician	100% after \$35 Copay*; Deductible waived	50% after Deductible
Specialist	100% after \$45 Copay*; Deductible waived	50% after Deductible

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Physician Office Surgery		
Primary Care Physician	Under \$1,000 - 100% after \$35 Copay*; Deductible waived; \$1,000 or more – 75% after Deductible	50% after Deductible
Specialist	Under \$1,000 - 100% after \$45 Copay*; Deductible waived; \$1,000 or more – 75% after Deductible	50% after Deductible
Telemedicine	100%; Deductible waived	N/A
*Copay applies per visit regardless of what services are rendered.		
<b>Preventive Services and Routine Care</b>		
Preventive Services (includes the office visit and any other eligible item or service billed and received at the same time as any preventive service)	100%; Deductible waived	Not Covered
Routine Care (includes any routine care item or service not otherwise covered under the preventive services provision above)	100% of the first \$300 per Calendar Year, then 10%; Deductible waived	Not Covered
Flu Shots/Pneumonia & Shingles Vaccinations	100%; Deductible waived	100%; Deductible waived
Routine Hearing Exam	100% after \$35 Copay per exam; Deductible waived	50% after Deductible
Calendar Year Maximum Benefit	1 exam	
<b>NOTE:</b> Preventive prenatal and breastfeeding support are paid under the Maternity Benefit. Please see Maternity listed above for additional details.		
<b>Prosthetics (other than bras)</b>	75% after Deductible	50% after Deductible
<b>Prosthetic Bras</b>	75% after Deductible	75% after Deductible
Calendar Year Maximum Benefit	2 bras	
<b>Psychological and Neuropsychological Testing</b>	50% after Deductible	50% after Deductible
<b>Radiation Therapy (Outpatient)</b>	75% after Deductible	50% after Deductible
<b>Rehabilitation Facility (does not apply to Mental Disorders or Substance Use Disorders)</b>	\$250 Copay per admission, then 75%; Deductible waived	\$300 Copay per admission, then 50% after Deductible
Calendar Year Maximum Benefit	60 days	
<b>Skilled Nursing Facility</b>	\$250 Copay per admission, then 75%; Deductible waived	\$300 Copay per admission, then 50% after Deductible
Maximum Benefit per 12 Month Period	60 days	

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<b>Speech Therapy (Outpatient)</b>	100% after \$35 Copay per visit; Deductible waived	50% after Deductible
Calendar Year Maximum Benefit	60 visits	
<b>Surgery (Inpatient)</b>		
Facility	\$250 Copay per admission, then 75%; Deductible waived	50% after Deductible
Professional Services	75% after Deductible	50% after Deductible
<b>Surgery (Outpatient)</b> (does not include surgery in the Physician's office)		
Facility	75% after Deductible	50% after Deductible
Professional Services	75% after Deductible	50% after Deductible
<b>Temporomandibular Joint Dysfunction (TMJ)</b>	\$50 Copay per occurrence, then 75%; Deductible waived	\$50 Copay per occurrence, then 50% after Deductible
Lifetime Maximum Benefit: Surgical Procedure Appliances Office Services	1 Surgical Procedure 1 appliance \$1,000	
<b>Transplants</b>		
Facility	\$250 Copay per admission, then 75%; Deductible waived	Not Covered
Professional Fees	75% after Deductible (Aetna IOE Program)* Not Covered (All Other Network Providers)	Not Covered
* Please refer to the Aetna Institute of Excellence (IOE) Program section of this Plan for a more detailed description of this benefit, including travel and lodging maximums. Travel and lodging will be paid at 100% with no Deductible.		
<b>NOTE:</b> Cornea transplants performed by any provider are covered under the Plan as a separate benefit and paid the same as any other Illness.		
<b>Urgent Care Facility</b>	\$50 Copay per visit, then 75%; Deductible waived	\$50 Copay per visit, then 50% after Deductible
<b>Wig (see Eligible Medical Expenses)</b>	\$50 Copay per wig, then 75%; Deductible waived	\$50 Copay per wig, then 75%; Deductible waived
Maximum Benefit per 24 Month Period	1 wig	
<b>All Other Eligible Medical Expenses</b>	\$50 Copay*, then 75%; Deductible waived	\$50 Copay*, then 50% after Deductible
*Copay applies per eligible item, service or occurrence.		

## PRESCRIPTION DRUG SCHEDULE OF BENEFITS – VALUE GOLD 2018-2019

BENEFIT DESCRIPTION	BENEFIT
<b>NOTE:</b> There is no coverage under the Plan for Prescription Drugs obtained from a Non-Participating pharmacy.	
<b>CALENDAR YEAR OUT-OF-POCKET MAXIMUM</b> (includes Deductible and Copays – combined with major medical)	
Single	\$5,000
Family	\$10,000
<b>Retail Pharmacy: 30-day supply</b>	
Generic Drug	\$15 Copay
Preferred Drug	20% Copay (\$25 minimum, \$80 maximum)
Non-Preferred Drug	40% Copay (\$40 minimum, \$110 maximum)
Specialty Drug	20% Copay (\$100 minimum, \$150 maximum)
Preventive Drug (Prescription Drugs classified as a Preventive Drug by HHS)	\$0 Copay (100% paid)
Diabetic Insulin Medications	
Generic 30 day / 90 day retail	\$5 Copay / \$10 Copay
Brand Name 30 day / 90 day retail	\$15 Copay / \$30 Copay
Diabetic Supplies	Same as all other drugs
<b>Mail Order: 90-day supply</b>	
Generic Drug	\$30 Copay
Preferred Drug	20% Copay (\$50 minimum, \$175 maximum)
Non-Preferred Drug	40% Copay (\$80 minimum, \$225 maximum)
Preventive Drug (Prescription Drugs classified as a Preventive Drug by HHS)	\$0 Copay (100% paid)
Diabetic Insulin Medications	
Generic	\$10 Copay
Brand Name	\$30 Copay
Diabetic Supplies	
Generic	\$10 Copay
Brand (non-formulary brand not covered)	\$30 Copay
(Covered Persons must enroll in the Liberty HealthyLiving® program at (877) 852-3512)	

### **Mandatory Generic Program**

The Plan requires that pharmacies dispense Generic Drugs when available. Should a Covered Person choose a Brand Name Drug rather than the Generic equivalent, the Covered Person will be responsible for the cost difference between the Generic and Brand Name Drug in addition to the Brand Name Drug Copay, even if a DAW (Dispense As Written) is written by the prescribing Physician. The cost difference is not covered by the Plan and will not accumulate toward your Out-of-Pocket Maximum.

### **Mandatory Mail Order Program**

This plan will allow maintenance medications to be filled at retail in 30 day quantities only and will be subject to appropriate copay upon each 30 day refill. Member must choose mail order to receive a 90 day quantity on a maintenance drug and benefit from paying only 2 copays for a 3 month (90 day supply).

**Specialty Pharmacy Program**

Specialty drugs are high cost drugs used to treat complex and chronic conditions, including, but not limited to: HIV/Aids, Rheumatoid Arthritis, Cancer, Hepatitis, Hemophilia and Multiple Sclerosis. Self-administered specialty drugs that do not require administration under the direct supervision of a Physician must be obtained directly from the specialty pharmacy program. For additional information, please contact the Prescription Drug Card Program Administrator.

Specialty drugs that must be administered in a Physician's office, infusion center or other clinical setting, or the Covered Person's home by a third party, will be considered under the Medical Benefits section of the Plan. Those drugs that can be self-administered and do not require the direct supervision of a Physician are only eligible under the Prescription Drug Program.

**Preventive Drug** means items which have been identified by the U.S. Department of Health and Human Services (HHS) as a preventive service. You may view the guidelines established by HHS by visiting the following website:

<https://www.healthcare.gov/what-are-my-preventive-care-benefits>

For a paper copy, please contact the Plan Administrator.