



MEMBER PAYMENT SUMMARY	
IN-NETWORK	OUT-OF-NETWORK
When using In-Network Providers, you are responsible to pay the amounts in this column.	When using Out-of-Network Providers, you are responsible to pay the amounts in this column.

CONDITIONS AND LIMITATIONS		
Lifetime Maximum Plan Payment - <i>Per Person</i>	None	
Pre-Existing Conditions (PEC)	None	
Benefit Accumulator Period	calendar Year	
Maximum Annual Out-of-Network Payment - (per calendar Year)	None	None
MEDICAL DEDUCTIBLE AND MEDICAL OUT-OF-POCKET ^{5,6}	IN-NETWORK	OUT-OF-NETWORK
Self Only Coverage, 1 person enrolled - per calendar Year		
Deductible	\$2,000	\$4,000
Out-of-Pocket Maximum	\$4,000	\$8,000
Family Coverage, 2 or more enrolled - per calendar Year		
Deductible	\$4,000	\$8,000
Out-of-Pocket Maximum - per person/family	\$4000/\$8000	\$8000/\$16000
(Medical and Pharmacy Included in the Out-of-Pocket Maximum)		
INPATIENT SERVICES	IN-NETWORK	OUT-OF-NETWORK
Medical, Surgical and Hospice ⁴	20% after Deductible	50% after Deductible
Hospital Level Care at Home ⁴	20% after Deductible	Not Covered
Skilled Nursing Facility ⁴ - Up to 60 days per calendar Year	20% after Deductible	50% after Deductible
Inpatient Rehab Therapy: Physical, Speech, Occupational ⁴ Up to 40 days per calendar Year for all therapy types combined	20% after Deductible	50% after Deductible
Physician's Fees - (Medical, Surgical, Maternity, Anesthesia)	20% after Deductible	50% after Deductible
PROFESSIONAL SERVICES	IN-NETWORK	OUT-OF-NETWORK
Office Visits & Minor Office Surgeries		
Primary Care Provider (PCP) ¹	20% after Deductible	50% after Deductible
Primary Care Provider (PCP) Virtual Visits ¹	Covered 100% after Deductible	Not Covered
Specialist/Secondary Care Provider (SCP) ¹	20% after Deductible	50% after Deductible
Allergy Tests	See Office Visits Above	Not Covered
Allergy Treatment and Serum	20% after Deductible	Not Covered
Major Surgery	20% after Deductible	50% after Deductible
Physician's Fees - (Medical, Surgical, Maternity, Anesthesia)	20% after Deductible	50% after Deductible
PREVENTIVE SERVICES AS OUTLINED BY THE ACA ^{2,3}	IN-NETWORK	OUT-OF-NETWORK
Primary Care Provider (PCP) ¹	Covered 100%	Not Covered
Specialist/Secondary Care Provider (SCP) ¹	Covered 100%	Not Covered
Adult and Pediatric Immunizations	Covered 100%	Not Covered
Elective Immunizations - herpes zoster (shingles), rotavirus	Covered 100%	Not Covered
Diagnostic Tests: Minor	Covered 100%	Not Covered
Other Preventive Services	Covered 100%	Not Covered
VISION SERVICES	IN-NETWORK	OUT-OF-NETWORK
Preventive Eye Exams	Covered 100%	Not Covered
All Other Eye Exams	20% after Deductible	50% after Deductible
OUTPATIENT SERVICES ⁴	IN-NETWORK	OUT-OF-NETWORK
Outpatient Facility	20% after Deductible	50% after Deductible
Ambulatory Surgical Center	20% after Deductible	50% after Deductible
Imaging Center	20% after Deductible	50% after Deductible
Ambulance (Air or Ground) - <i>Emergencies Only</i>	20% after Deductible	See In-Network Benefit
Emergency Room	20% after Deductible	See In-Network Benefit
Intermountain InstaCare [®] Facilities, Urgent Care Facilities	20% after Deductible	50% after Deductible
Intermountain KidsCare [®] Facilities	20% after Deductible	Not Available
Intermountain Connect Care [®]	Covered 100% after Deductible	Not Available
Radiation	20% after Deductible	50% after Deductible
Dialysis	20% after Deductible	50% after Deductible
Diagnostic Tests: Minor ²	Covered 100% after Deductible	50% after Deductible
Diagnostic Tests: Major ²	20% after Deductible	50% after Deductible
Home Health, Hospice, Outpatient Private Nurse	20% after Deductible	50% after Deductible
Outpatient Cardiac Rehab	Covered 100% after Deductible	50% after Deductible
Outpatient Rehab/Habilitative Therapy: Physical, Speech, Occupational	20% after Deductible	50% after Deductible



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IN-NETWORK	OUT-OF-NETWORK

MISCELLANEOUS SERVICES	IN-NETWORK	OUT-OF-NETWORK
Durable Medical Equipment (DME) ⁴	20% after Deductible	50% after Deductible
Miscellaneous Medical Supplies (MMS) ³	20% after Deductible	50% after Deductible
Autism Spectrum Disorder	See Professional, Inpatient, Outpatient, or Mental Health and Chemical Dependency Services	See Professional, Inpatient, Outpatient, or Mental Health and Chemical Dependency Services
Maternity and Adoption ^{4,7}	See Professional, Inpatient or Outpatient	50% after Deductible
Cochlear Implants or Auditory Osseointegrated Devices ^{2,4} <i>One device every 36 months per ear</i>	See Professional, Inpatient or Outpatient	Not Covered
Infertility - <i>Select Services</i>	50% after Deductible	Not Covered
TMJ (Temporomandibular Joint) Services - <i>Up to \$2,000 lifetime</i>	See Professional, Inpatient or Outpatient	Not Covered

OPTIONAL BENEFITS	IN-NETWORK	OUT-OF-NETWORK
Mental Health and Chemical Dependency ⁴		
Office Visits	20% after Deductible	50% after Deductible
Virtual Visits	Covered 100% after Deductible	50% after Deductible
Inpatient	20% after Deductible	50% after Deductible
Outpatient	20% after Deductible	50% after Deductible
Residential Treatment ²	20% after Deductible	50% after Deductible
Chiropractic <i>(up to 20 visits per calendar Year)</i>	20% after Deductible	Not Covered
Injectable Drugs, Chemotherapy, and Specialty Medications ⁴	20% after Deductible	50% after Deductible
Bariatric Surgery <i>(Up to one surgery/lifetime)</i> ⁴	See Professional, Inpatient or Outpatient	Not Covered

PRESCRIPTION DRUGS	
Prescription Drug List (formulary)	RxSelect [®]
Prescription Drugs- <i>Up to 30 Day Supply of Covered Medications</i> ⁴	
Tier 1	\$15 after In-Network Deductible
Tier 2	\$40 after In-Network Deductible
Tier 3	\$60 after In-Network Deductible
Tier 4	\$100 after In-Network Deductible
Maintenance Drugs- <i>90 Day Supply (Mail-Order, Retail90[®])-selected drugs</i> ⁴	
Tier 1	\$15 after In-Network Deductible
Tier 2	\$80 after In-Network Deductible
Tier 3	\$180 after In-Network Deductible
Deductible Waiver	Certain prescription drugs are not subject to the Deductible
Generic Substitution Required	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 Amount and not on billed charges. Out-of-Network Providers or Facilities may not accept the Allowed Amount for Covered Services. When this occurs, you may be responsible for Excess Charges.**

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.

All Covered Services obtained outside the United States, except for routine, Urgent, or Emergency conditions require preauthorization.

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).