



MEMBER PAYMENT SUMMARY

IN-NETWORK

When using In-Network Providers, you are responsible to pay the amounts in this column.

OUT-OF-NETWORK

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	\$1,250	\$2,500
Out-of-Pocket Maximum	\$4,500	\$9,000
Family Coverage, 2 or more enrolled - per calendar Year		
Deductible - per person/family	\$1250/\$2500	\$2500/\$5000
Out-of-Pocket Maximum - per person/family	\$4500/\$9000	\$9000/\$18000
<i>(Medical and Pharmacy Included in the Out-of-Pocket Maximum)</i>		

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 - <i>(Medical, Surgical, Maternity, Anesthesia)</i>	20% after Deductible	50% after Deductible

PROFESSIONAL SERVICES

	IN-NETWORK	OUT-OF-NETWORK
Office Visits & Minor Office Surgeries		
Primary Care Provider (PCP) ¹	\$25	50% after Deductible
Primary Care Provider (PCP) Virtual Visits ¹	Covered 100%	Not Covered
Specialist/Secondary Care Provider (SCP) ¹	\$50	50% after Deductible
Allergy Tests	See Office Visits Above	Not Covered
Allergy Treatment and Serum	20%	Not Covered
Major Surgery	20%	50% after Deductible
Physician's Fees - <i>(Medical, Surgical, Maternity, Anesthesia)</i>	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	\$50	50% after Deductible

OUTPATIENT SERVICES⁴

	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	\$500 after Deductible	See In-Network Benefit
Intermountain InstaCare [®] Facilities, Urgent Care Facilities	\$50	50% after Deductible
Intermountain KidsCare [®] Facilities	\$25	Not Available
Intermountain Connect Care [®]	Covered 100%	Not Available
Radiation	20% after Deductible	50% after Deductible
Dialysis	20% after Deductible	50% after Deductible
Diagnostic Tests: Minor ²	Covered 100%	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%	50% after Deductible
Outpatient Rehab/Habilitative Therapy: Physical, Speech, Occupational	\$50 after Deductible	50% after Deductible



MED NETWORK

MEMBER PAYMENT SUMMARY

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	\$25	50% after Deductible
Virtual Visits	Covered 100%	50% after Deductible
Inpatient	20% after Deductible	50% after Deductible
Outpatient	20%	50% after Deductible
Residential Treatment ²	20% after Deductible	50% after Deductible
Chiropractic <i>(up to 20 visits per calendar Year)</i>	\$25	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
Tier 2	\$40
Tier 3	\$60
Tier 4	\$100
Maintenance Drugs - <i>90 Day Supply (Mail-Order, Retail90[®])-selected drugs</i> ⁴	
Tier 1	\$15
Tier 2	\$80
Tier 3	\$180
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.
 - * Not applied to Medical Out-of-Pocket Maximum.
- 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).