Benefit Summary

Kitsap County

Group Number: 1243100

Effective Date 1/1/2012	**Health Plan** Group Health	

This is a brief summary of benefits. THIS IS NOT A CONTRACT OR CERTIFICATE OF COVERAGE. All benefit descriptions, including alternative care, are for medically necessary services. The Member will be charged the lesser of the cost share for the covered service or the actual charge for that service. For full coverage provisions, including limitations, please refer to your certificate of coverage.

In accordance with the Patient Protection and Affordable Care Act of 2010,

- The lifetime maximum on the dollar value of covered essential health benefits no longer applies. Members whose coverage ended by reason of reaching a lifetime limit under this plan are eligible to enroll in this plan, and
- Dependent children who are under the age of twenty-six (26) are eligible to enroll in this plan.

Benefits	**Inside Network**
Plan deductible	Individual deductible: $250 per calendar year Family deductible: $750 per calendar year
Individual deductible carryover	4th quarter carryover applies
Plan coinsurance	No plan coinsurance
Deductible and/or coinsurance waiver riders	1st 4 visits per calendar year are not subject to deductible and/or coinsurance. Lab and xray services covered in full up to $500 per calendar year.
Out-of-pocket limit	Individual out-of-pocket limit: $1,000 Family out-of-pocket limit: $3,000 Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit: Outpatient services, emergency services at a GHC or non-GHC facility, ambulance services.
Pre-existing condition (PEC) **waiting period**	No PEC
Lifetime maximum	Unlimited
Outpatient services (Office visits)	$25 copay, deductible applies
Hospital services	**Inpatient services:** $200 copay, per day for up to 3 days per admit Deductible applies **Outpatient surgery:** $100 copay, deductible applies
Prescription drugs (some injectable drugs may be covered under Outpatient services)	Formulary generic/formulary brand $15/$30 copay per 30 day supply
Prescription mail order	2 x prescription cost share per 90 day supply
Acupuncture	Covered up to 8 visits per medical diagnosis per calendar year without prior authorization; additional visits when approved by the plan $25 copay, deductible applies
Ambulance services	Plan pays 80%, you pay 20%
Chemical dependency	**Inpatient:** $200 copay, per day for up to 3 days per admit Deductible applies **Outpatient:** $25 copay, deductible applies

Devices, equipment and supplies • Durable medical equipment • Orthopedic appliances • Post-mastectomy bras limited to two (2) every six (6) months • Ostomy supplies • Prosthetic devices	Covered at 80% Covered at 80%
Diabetic supplies	Insulin, needles, syringes and lancets-see Prescription drugs. External insulin pumps, blood glucose monitors, testing reagents and supplies-see Devices, equipment and supplies. When Devices, equipment and supplies or Prescription drugs are covered and have benefit limits, diabetic supplies are not subject to these limits.
Diagnostic lab and X-ray services	**Inpatient:** Covered under Hospital services **Outpatient:** Covered in full up to $500 per calendar year, then deductible applies High end radiology imaging services such as CT, MR and PET must be determined Medically Necessary and require prior authorization except when associated with Emergency care or inpatient services.
Emergency services (copay waived if admitted)	$100 copay at a designated facility $100 copay at a non designated facility Deductible applies
Hearing exams (routine)	$25 copay, deductible applies
Hearing hardware	Not covered
Home health services	Covered in full. No visit limit.
Hospice services	Covered in full
Infertility services	Not covered
Manipulative therapy	Covered up to 20 visits per calendar year without prior authorization $25 copay, deductible applies
Massage services	See Rehabilitation services
Maternity services	**Inpatient:** $200 copay, per day for up to 3 days per admit Deductible applies **Outpatient:** $25 copay, deductible applies. Routine care not subject to outpatient services copay
Mental Health	**Inpatient:** $200 copay, per day for up to 3 days per admit Deductible applies **Outpatient:** $25 copay, deductible applies
Naturopathy	Covered up to 3 visits per medical diagnosis per calendar year without prior authorization; additional visits when approved by plan $25 copay, deductible applies
Newborn Services	Any applicable coinsurance applies to the newborn while both mother and baby are confined. Otherwise, all applicable inpatient cost shares apply. Office visits: See Outpatient Services; Routine well care: See Preventive Care.
Obesity-related surgery (bariatric)	Not covered
Organ transplants Donor search & harvest applies to lifetime max	Unlimited, no waiting period **Inpatient:** $200 copay, per day for up to 3 days per admit Deductible applies **Outpatient:** $25 copay, deductible applies
Preventive care Well-care physicals, immunizations, Pap smear exams, mammograms	Covered in full

Rehabilitation services (Occupational, speech, physical including services for neurodevelopmentally disabled children age six and under) Rehabilitation visits are a total of combined therapy visits per calendar year	**Inpatient:** 60 days per calendar year $200 copay, per day for up to 3 days per admit Deductible applies **Outpatient:**60 visits per calendar year $25 copay, deductible applies
Skilled nursing facility	Up to 60 days per calendar year, deductible applies
Sterilization (vasectomy, tubal ligation)	**Inpatient:** $200 copay, per day for up to 3 days per admit Deductible applies **Outpatient:** $25 copay, deductible applies
Temporomandibular Joint (TMJ) **services**	$1,000 per calendar year; $5,000 lifetime max **Inpatient:** $200 copay, per day for up to 3 days per admit Deductible applies **Outpatient:** $25 copay, deductible applies
Tobacco cessation counseling	Quit for Life Program - covered in full
Routine vision care (1 visit every 12 months)	$25 copay, deductible waived
Optical hardware Lenses, including contact lenses and frames	$250 per 12 months Not subject to deductible

Coverage provided by Group Health Cooperative