



## Access Blue New England <sup>SM</sup> Site of Service Plan Cost Sharing Schedule

This Cost Sharing Schedule is an important part of Your Subscriber Certificate and is an outline of Your coverage. Do not rely on this outline alone. Keep this Schedule with Your Certificate because it contains important information about coverage and limitations. Please read Your Subscriber Certificate carefully as important terms and limitations apply.

Cost Sharing Summary	YOUR COST
Visit Copayment Applies each time You visit Your Network Primary Care Provider (PCP) or Network obstetrician/gynecologist (OB/GYN).	\$25 per visit
<b>Specialty Visit Copayment</b> Applies each time You visit a Network specialist.	\$50 per visit
Walk-In Center Copayment	\$25 per visit
Urgent Care Facility Copayment	\$75 per visit
Emergency Room Copayment	\$150 per visit
Standard Deductible	\$3,000 per Member, per year \$9,000 per family, per year
Standard Coinsurance	N/A
Coinsurance Maximum	
Durable Medical Equipment, Medical Supplies and Prosthetics	
Deductible	\$100 per Member, per year
Coinsurance	20%
Out-of-Pocket Limit	\$5,000 per Member, per year \$10,000 per family, per year
The <b>Out-of-Pocket Limit</b> includes all Deductibles, Coinsurance, and Copayments You pay during a year for medical and prescription expenses under this medical plan and Your HealthTrust prescription benefit plan. It does not include Your premium, amounts over the	

expenses under this medical plan and Your HealthTrust prescription benefit plan. It does not include Your premium, amounts over the Maximum Allowed Amount, penalties, or charges for noncovered services. Once the combined Out-of-Pocket Limit is satisfied, You will not have to pay additional Deductibles, Coinsurance, or Copayments for the rest of the year.

Please note that throughout this Cost Sharing Schedule any reference to year means Plan Year unless otherwise noted. Plan Year is January 1 through December 31.

### ABSOS25/50/3KDED(01L)

<b>Coverage Outline</b>	YOUR COST	
I. Inpatient Services		
In a Short Term General Hospital (Facility charges for medical, surgical and maternity admissions) In a Skilled Nursing Facility (Facility charges) Up to 100 Inpatient days per Member, per year		
In a Physical Rehabilitation Facility (Facility charges) Inpatient provider and professional services (Such as provider visits, consultations, surgery, anesthesia, delivery of a baby, therapy, laboratory and x-ray tests)	Standard Deductible**	
Skilled Nursing Facility admissions are limited to the number of Inpatient days stated above.		
II. Outpatient	Services	
Preventive Care		
Preventive Care and screenings as required by law or permitted by the Plan including, but not limited to: -Routine physical exams for babies, children and adults (including one annual gynecological exam) -Immunizations for babies, children and adults (including travel and rabies immunizations) -Cancer screenings such as mammograms, pap smears, prostate-specific antigen (PSA) screening, routine colonoscopy and sigmoidoscopy -Lead screening -Outpatient/office contraceptive services -Nutrition counseling -Diabetes management program -Routine vision exams - one exam each year for Members 18 years old and younger; one exam every two years for Members 19 years old and older. -Routine hearing exams - one exam each year.	You pay \$0**	
Medical/Surgical Care in a Provider's Office, Walk-In Center or Reta (such as an Independent Ambulatory Surgical Center, Independent In		
Provider, or Independent Radiology Provider)	nusion Therapy Frovider, independent Laboratory	
Medical exams, telemedicine and online visits, consultations, and medical treatments Injections (except allergy injections)	Visit Copayment or Specialty Visit Copayment**	
Allergy injections	You pay \$0**	
Office surgery (including anesthesia)	Visit Copayment or Specialty Visit Copayment**	
Surgery and anesthesia		
Laboratory tests (including allergy testing)	You pay \$0 at Site of Service providers.	
X-ray tests (including ultrasound)	Otherwise, Standard Deductible**	
MRA, MRI, PET, SPECT, CT Scan and CTA		
Medical supplies (including hearing aids), chemotherapy, infusion therapy, and drugs	Standard Deductible**	
Provider services at a Walk-In Center or Retail Health Clinic	Walk-In Center Copayment	
Maternity care (prenatal and postpartum visits) Please see Your Subscriber Certificate for information about maternity care. ** For non-emergency services furnished by an out-of-network provider within an in-network	You pay no Visit Copayment for prenatal or postpartum office visits. Your share of the cost for delivery of a baby is the same as shown for "Inpatient Services" (above) and "Outpatient Facility Care" (below).	

\*\* For non-emergency services furnished by an out-of-network provider within an in-network facility, Your cost will be the in-network cost, unless you are provided notice and give your consent. Please refer to Your Subscriber Certificate for details.

#### ABSOS25/50/3KDED(01L)

## **YOUR COST**

Outpatient Facility Care in the Outpatient Department of a Hospital, a Center, a Hemodialysis Center or Birthing Center	Short Term General Hospital's Ambulatory Surgical
Medical exams and consultations by a provider, telemedicine and online visits	Visit Copayment or Specialty Visit Copayment
Services of a surgeon, operating room for surgery and anesthesia	Standard Deductible**
Provider and professional services for the delivery of a baby	
Provider and professional services for management of therapy	
Hemodialysis, chemotherapy, radiation therapy, infusion therapy, MRA, MRI, PET, SPECT, CT Scan, CTA	
Fees for use of a facility, medical supplies (including hearing aids), drugs, other ancillaries, observation	
Laboratory and x-ray tests (including ultrasounds)	
Emergency Room Visits and Urgent Care Facility Visits	
Use of the emergency room (The Copayment is waived if You are admitted)	Emergency Room Copayment
Use of an Urgent Care Facility	Urgent Care Facility Copayment
Provider(s) fee, surgery, MRA, MRI, PET, SPECT, CT Scan, CTA, medical supplies and drugs	Standard Deductible††#
Laboratory and x-ray tests	
Ambulance Services	
Medically Necessary ambulance transport	Standard Deductible
III. Outpatient Physical Reh	abilitation Services
<b>Physical Therapy and Occupational Therapy and Speech Therapy</b> Up to a combined maximum of 60 visits per Member, per year	
Cardiac Rehabilitation Visits	Visit Copayment**
<ul> <li>Chiropractic Care</li> <li>Office visits - Unlimited Medically Necessary visits</li> </ul>	visit Copuynicit
• X-ray tests furnished by a chiropractor	Standard Deductible
Acupuncture – Unlimited Medically Necessary visits by a provider or licensed acupuncturist	Visit Copayment
Early Intervention Services	You pay \$0
IV. Home Ca	are
<b>Provider services</b> Medical exams, injections, medical treatments, surgery and anesthesia,	Visit Copayment or Specialty Copayment**
telemedicine and online visits	
Home Health Agency services	Standard Deductible**
Hospice	You pay \$0**
Infusion Therapy	Standard Deductible**
Durable Medical Equipment, Medical Supplies and Prosthetics	Subject to the DME Deductible and Coinsurance

\*\* For non-emergency services furnished by an out-of-network provider within an in-network facility, Your cost will be the in-network cost, unless you are provided notice and give your consent. Please refer to Your Subscriber Certificate for details.

<sup>††</sup> For out-of-network emergency services, Your cost will be the in-network cost, except for some post stabilization services for which you are provided notice and give consent. Please refer to Your Subscriber Certificate for details.

# Visit Copayment, not Standard Deductible, applies for provider(s) fee for mental health and substance use care.

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# **YOUR COST**

V. Behavioral Health Care (Mental Health and Substance Use Care)		
Office Visits/Telemedicine/Online Visits		
Mental Health Visits: Unlimited Medically Necessary visits		
<ul> <li>Substance Use Care Visits: Unlimited Medically Necessary visits (including detoxification and substance use rehabilitation services)</li> <li>Applied Behavioral Analysis: Unlimited Medically Necessary visits for treatment of pervasive developmental disorder or autism.</li> </ul>	Visit Copayment or Specialty Visit Copayment**	
Partial Hospitalization and Outpatient Treatment		
Mental Disorders: Unlimited Medically Necessary care		
<b>Substance Use Disorders:</b> Unlimited Medically Necessary care for rehabilitation and detoxification	You pay \$0**	
Inpatient Care		
Mental Disorders: Unlimited Medically Necessary Inpatient days		
Substance Use Disorders:		
<ul> <li>Medical detoxification days - Unlimited Medically Necessary Inpatient days</li> <li>Substance Use Disorder rehabilitation - Unlimited Medically Necessary Inpatient days</li> </ul>	Standard Deductible**	
VI. Prescription Eyewear		
N/A		

\*\* For non-emergency services furnished by an out-of-network provider within an in-network facility, Your cost will be the in-network cost, unless you are provided notice and give your consent. Please refer to Your Subscriber Certificate for details.