

BENEFIT FEATURES

Deductible and Maximum Out-of-Pocket are combined between Tier 1 and Tier 2. Maximum Out-of-Pocket includes any Deductible, Coinsurance, medical Copayments and prescription copay/Coinsurance but does not include non-covered amounts above the Plan's Allowable Charges, or Precertification penalties.

Annual Deductible	\$2,500/Individual/\$5,000/Family (Embedded - combined between Tier 1 and Tier 2)	\$6,000/Individual; \$12,000/Family (Embedded - combined between Tier 1 and Tier 2)
Annual Maximum Out-of-Pocket	\$6,850/Individual; \$13,700/Family (Embedded)	\$8,550/Individual; \$17,100/Family (Embedded)
Lifetime Maximum	Unlimited	Unlimited
Preventive Care/screenings		
Preventive Care (wellness office visit)	Plan pays 100%	Plan pays 100%
Preventive Care/screenings	Plan pays 100%	Plan pays 100%
Physician services		
Primary Care Provider	You pay \$30 copay/visit	After Deductible, Plan pays 50%
Non - routine gynecological care	You pay \$50 copay/visit	After Deductible, Plan pays 50%
Routine pre-natal care	You pay \$30 copay (Initial visit only)	After Deductible, Plan pays 50%
Specialist Physician	You pay \$50 copay/visit	After Deductible, Plan pays 50%
Walk In clinic	You pay \$30 copay/visit	After Deductible, Plan pays 50%
Telehealth services (TelaDoc)	General Medicine/Behavioral Health: You pay \$30 copay/visit Dermatology: You pay \$50 copay/visit	N/A
Hospital services		
Inpatient- Facility/Hospital charges ⁽²⁾	After Deductible, Plan pays 80%	After Deductible, Plan pays 50%
Outpatient Ambulatory Surgery- Facility/Hospital charges ⁽²⁾	After Deductible, Plan pays 80%	After Deductible, Plan pays 50%
All other Outpatient Care- Facility/Hospital charges	After Deductible, Plan pays 80%	After Deductible, Plan pays 50%
Emergency Care		
Urgent Care Center	You pay \$50 copay/visit	You pay \$50 copay/visit
Emergency admission	After Deductible, Plan pays 80%	After Deductible, Plan pays 80%
Emergency room services	After Deductible and \$100 copay/visit, Plan pays 80% (Copay waived if admitted)	After Deductible and \$100 copay/visit, Plan pays 80% (Copay waived if admitted)
Inpatient Mental Health and Substance Use Disorders⁽²⁾		
- Facility/Hospital based	After Deductible, Plan pays 80%	After Deductible, Plan pays 50%
- Physician/professional charges	After Deductible, Plan pays 80%	After Deductible, Plan pays 50%
Outpatient Mental Health and Substance Use Disorders		
- Office based	You pay \$30 copay/visit	After Deductible, Plan pays 50%
- All other Outpatient (includes: Partial Hospitalization treatment, intensive outpatient program, skilled behavioral health services, electro-convulsive therapy (ECT), transcranial magnetic stimulation (TMS), psychological and neuropsychological testing, 23 hour observation, peer counseling support by a peer support specialist, outpatient and ambulatory detoxification)	After Deductible, Plan pays 50%	After Deductible, Plan pays 50%
Laboratory services⁽²⁾		
- Facility/Hospital based	You pay \$30 copay/visit	After Deductible, Plan pays 50%
- Office based or free-standing lab	You pay \$30 copay/visit	After Deductible, Plan pays 50%
Other Diagnostic Services (X-rays/MRIs/CT Scans/PET Scans/MRAs/mammography etc.)⁽²⁾		
- Facility/Hospital based	After Deductible, Plan pays 80%	After Deductible, Plan pays 50%
- Office based	After Deductible, Plan pays 80%	After Deductible, Plan pays 50%
Outpatient Therapy Services⁽²⁾		
- Facility/Hospital based	You pay \$50 copay/visit	After Deductible, Plan pays 50%
- Office based or free-standing	You pay \$50 copay/visit	After Deductible, Plan pays 50%
Plan notes/requirements:		

Embedded means you can satisfy the Family "Deductible" or the Family "Maximum Out-of-Pocket" with any combination of family members satisfying the amount. However, no one individual may meet more than the individual amount.

For all Out-of-Network elective and Non-Emergent Services, there is no coverage.

(2) Some services listed may require Precertification. Network Providers should obtain Precertification for you. You are responsible for Precertification for all services by Out-of-Network Providers. A penalty of 50% of the Plan's Allowable Charge, to a maximum of \$10,000 will be applied if Precertification is not obtained. See the Plan's website at www.membershealthplannj.com for a complete Precertification list.

Note: This summary is not intended to be a comprehensive list of services and is not a guarantee of coverage. Once enrolled, you will be supplied with a Plan Document/Summary Plan Description (SPD) that will detail all covered services.