



Effective 2012

BENEFIT

IN-NETWORK

FINANCIAL

Deductible: Single	None
Family	None
Coinsurance	None
Maximum Out-Of-Pocket: Single	None
Family	None
Maximum Lifetime Benefit Per Member	Unlimited
Financial Accumulation Period:	Calendar Year

PREVENTIVE CARE

Adult Preventive Care	No charge
Pediatric Preventive Care	No charge
Infant Preventive Care	No charge
Immunizations	No charge

OUTPATIENT CARE

Primary Care Physician office visits	\$50 copay per visit
Specialist office visits	\$50 copay per visit
Surgery**	\$500 copay per visit
Laboratory services**	No Charge at participating Labs
Radiology services**	50% copayment to max of \$100

ALLERGY CARE

Initial visit, and all subsequent visits	\$50 copay per visit
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HOSPITAL CARE

Physician's and surgeon's services **	No Charge
Semi-private room and board **	\$500 per day, to \$2,500 per calendar year
All drugs and medication**	No Charge

EMERGENCY CARE

Ambulance Service	No Charge
At hospital Emergency Room (If member is admitted to the Hospital, notification is required)	\$200 Copay - Waived if admitted
Emergency Care in Urgi-Center**	\$50 copay per visit

MATERNITY CARE

Prenatal and Post-natal care**	\$50 copay per initial visit
Hospital services for mother and child **	\$500 per day, to \$2,500 per calendar year

SHORT TERM REHABILITATION

60 consec. Inpatient days per condition per lifetime**	\$500 per day, to \$2,500 per calendar year
60 Outpatient visits per condition per lifetime**	\$50 copay per visit

HOME HEALTH CARE

40 Home care visits per Calendar Year**	\$50 copay per visit
Physician house calls	\$50 copay per visit

SKILLED NURSING FACILITY

200 days per Calendar Year **	\$500 per day, to \$2,500 per calendar year
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SUBSTANCE ABUSE

7 days of Inpatient detox. per Calendar Year **	\$500 per day, to \$2,500 per calendar year
30 days of Inpatient rehab. per Calendar Year **	\$500 per day, to \$2,500 per calendar year
60 Outpt rehab. visits per Calendar Year** (combined w/office visits)	\$50 copay per visit
60 office visits per Calendar Year** (combined w/outpatient visits)	\$50 copay per visit



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MENTAL HEALTH CARE

30 days of Inpatient care per Calendar Year **	\$500 per day, to \$2,500 per calendar year
30 Outpatient visits per Calendar Year** (combined w/office visits)	\$50 copay per visit
30 office visits per Calendar Year** (combined w/outpatient visits)	\$50 copay per visit

PRESCRIPTION DRUGS

(Includes Oral Contraceptives)	\$50 Deductible (waived for Tier 1 Drugs)
Tier 1****	\$15 copayment
Tier 2****	\$35 copayment
Tier 3****	\$75 copayment

ALTERNATIVE MEDICINE

Chiropractic care	\$50 copay per visit
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HOSPICE CARE (210 DAYS)

Inpatient care**	\$500 per day, to \$2,500 per calendar year
Outpatient care**	\$500 copay per visit

HEARING AIDS

Coverage is limited to \$1,500. Limited to a single purchase (including repair/replacement) every 3 years.	No Charge
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OTHER COVERAGE

Medical Supplies**	No Charge
Durable Medical Equipment** \$1,500 limit per Calendar Year Precertification for items \$500 or more.	No Charge

Exercise Facility	
Subscriber	\$300 reimbursement per 6 month period
Spouse	\$150 reimbursement per 6 month period

DEPENDENT ELIGIBILITY:

Eligible dependents include the employee's spouse and dependent children until the child reaches age 26.
 Benefits discontinue at the end of the Calendar Year.

** These services require **precertification** through Oxford. You must call Oxford at 800-444-6222 at least 14 days in advance of request.

Mental health and substance abuse services can be precertified through Oxford's Behavioral Health Department by calling 1-800-201-6991.

****Prescription medication ordered through the Mail Order Drug Program are subject to 2.5x applicable retail pharmacy copays.

The Prescription Drug Benefit is based on a Per Contract Year Limit for any applicable deductibles and/or maximum limits.

Please Note: This sample summary of coverage is provided for informational purposes only. The applicable Summary of Benefits will be issued to eligible enrolled members as part of the Certificate of Coverage. Coverage is subject to the terms and conditions of the Certificate.

Refer to your Certificate of Coverage for a more complete listing of all benefits, limitations, and exclusions which include, among other services not authorized by Oxford, cosmetic surgery, routine foot care, custodial care, personal comfort or convenience items, private or special duty nursing, learning and behavioral disorders, Worker's Compensation, military service-related conditions, or, unless otherwise stated, dental services, and vision correction services and supplies.

Please be advised this quote is for informational purposes only. The information contained herein is subject to both state regulatory and Oxford home office approval as appropriate.