



CoventryOneSM is an individual product underwritten by Coventry Health Care of Georgia, Inc.

CoventryOneSM
INDIVIDUAL POS PLAN
\$20/\$10,000

BENEFITS	MEMBER PAYS	
	In-Network	Out-of-Network
Lifetime Maximum	\$6,000,000	
Deductible (per Benefit Year) - 3 maximum per family	\$10,000	\$20,000
Out-of-Pocket Maximum (per Benefit Year) - 3 maximum per family	\$2,500	None
Medical Benefits shown with copays are not subject to deductible		
Primary Care Physician (PCP) Visits * Office visits * X-ray and Lab when performed in office * Immunizations	\$20	40%
Specialist Visits * X-ray and Lab when performed in office * Allergy Testing and Treatment	\$55	40%
Preventive Screenings for Adults and Children - PCP & Specialist	\$20	Not Covered
Mammograms	Plan pays 100%	Not Covered
Emergency Care Services * Copayment is waived if admitted	\$150	\$150
Urgent Care	\$55	\$55
Ambulance * When Medically Necessary	\$150	150
Inpatient Hospital Care	30%	40%
Outpatient Hospital / Facility, Including: * X-Ray, Lab, Diagnostic Services * MRI, CAT & PET Scans, Other Nuclear Med * Surgery, Anesthesia, Etc. * Chemotherapy and Radiation Treatment	30%	40%
Short Term Therapies * No Visit Limits * Physical, Speech, Occupational and Respiratory Therapies * Cardiac and Pulmonary Rehabilitation	30%	40%
Chiropractic Services * Limited to 24 Visits	\$10 Copay	Not Covered
DME, Prosthetics and Orthoses * Limited to \$2,500 Annual Max, All Combined	30%	Not Covered
Transplants	30%	Not Covered
Home Health Care * Limited to 30 days, IN and OON Combined	30%	40%
Skilled Nursing Facility * Limited to 30 days, IN and OON Combined	30%	40%
Hospice	30%	40%
RX * Tier 1 - Preferred Generic - No Deductible * Tier 2 - Preferred Formulary Brand * Tier 3 - Non Preferred Brand and a few Non Preferred Generic * Tier 4 - Self-Administered Injectable Drugs * RX Deductible applies to Tier 2, Tier 3, & Tier 4 and must be satisfied before copays apply * Retail must be obtained from Participating Pharmacies only (Except for Emergency) * Mail Order must be obtained from Caremark and Participating Pharmacies that offer Mail Order * To determine the specific cost of your medication, please refer to the Preferred Drug List	\$500 Deductible - Does Not Apply to Tier 1 RETAIL: \$10 Copay \$35 Copay \$50 Copay \$100 Copay	MAIL ORDER: \$10 Copay \$70 Copay \$150 Copay Not Covered
Dental - Not subject to plan deductible * Preventative Cleanings for Adults and Children, 1 each six month period * Diagnostic, Routine & Preventive services * Emergency care * Restorative services * Crowns and jackets * Orthodontic care * All care must be received from DeltaCare provider	\$20 Copay Various Copays	Not Covered Not Covered
Vision - Not subject to plan deductible * One Exam every 12 months * Exam must be received from Avesis provider	\$15 Copay	Not Covered

All medical benefits subject to benefit year deductible unless specifically noted with copay.
 All plans are subject to a twelve (12) month waiting period for pre-existing conditions except when a condition is disclosed on the application at the time of medical underwriting and the policy is approved. A pre-existing condition is a condition for which medical advice, diagnosis, care, treatment, or prescribed drug was recommended or received within the 12-month period prior to your effective date of coverage.
 This summary is a partial description of coverage and does not detail all benefits, limitations, and exclusions. Please consult the Member Contract and Schedule of Benefits to determine the exact terms, conditions, and scope of coverage.

Coventry Health Care of Georgia, Inc.

CoventryONESM

Summary of Mental Disorders & Substance-Related Disorders Rider Benefits

NOTE:

These benefits are optional and can be purchased for additional premium.

Benefits	Coverage	In-Network	Out-of-Network
Outpatient Visits	48 Visits per Benefit Year 2 Group sessions may be substituted for 1 outpatient Visit	\$55 Copayment per Visit	Not Covered
Inpatient Admission & Partial Hospitalization	30 Inpatient Days per Benefit Year (including Detox & Rehabilitation) 2 Partial Hospitalization days may be substituted for 1 inpatient day	30% Coinsurance per admission or Partial Hospitalization	Not Covered

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Summary of Exclusions and Limitations

It is important for You to understand that certain medical services are not covered by Coventry (these are called "exclusions"). A summary is provided here. **This represents a partial list. Please see the Individual Member Contract for a complete list.**

Coventry does not cover:

- Acupuncture, biofeedback, hypnotherapy, naturopathy, and sleep therapy
- Chiropractic manipulation of the spine (unless covered by a Rider)
- Cosmetic services and surgeries
- Custodial care
- Dental care (unless covered by a Rider)
- Durable medical equipment, other than that specified as covered
- Experimental or Investigational procedures and treatments
- External prosthetic devices, other than those specified as covered
- Eyeglasses and contact lenses, except for the first pair of eyeglasses or contacts prescribed as a result of cataract surgery
- Gastric bypass surgeries
- Hearing, educational, and psychological testing and therapy, including hearing aids and cochlear implants
- Immunizations for work or travel
- Infertility treatment
- Long-term therapies and rehabilitation
- Maternity care, delivery of newborns, and prenatal, postnatal and postpartum care (except that complications of pregnancy are covered)
- Mental health or substance-related disorders (unless covered by a Rider)
- Non-Emergency services in an emergency facility
- Nutritional counseling, food and food supplements and services related to weight gain or loss
- Outpatient prescription drugs (unless covered by a Rider)
- Radial keratotomy and laser eye surgery for the correction of eyesight
- Routine foot care
- Services that are not Medically Necessary
- Sex-change surgery
- Sexual dysfunction diagnosis, care, and treatment
- Surrogate parenting
- War related sickness or injury, or services or care for military services connected disabilities and conditions