



## SUPERMED ONE 500, 1000, 1500 AND 2500 STANDARD COPAY PLANS



BASE PLAN	500	1000	1500	2500
<b>Network Benefit Period Deductible</b> Single/Family	\$500/\$1,000	\$1,000/\$2,000	\$1,500/\$3,000	\$2,500/\$5,000
<b>Non-Network Benefit Period Deductible</b> Single/Family	\$1,000/\$2,000	\$2,000/\$4,000	\$3,000/\$6,000	\$5,000/\$10,000
<b>Network Coinsurance Out-of-Pocket Maximum (Excluding Deductible)</b> Single/Family	\$2,000/\$4,000	\$2,000/\$4,000	\$2,000/\$4,000	\$2,000/\$4,000
<b>Non-Network Coinsurance Out-of-Pocket Maximum (Excluding Deductible)</b> Single/Family	\$4,000/\$8,000	\$4,000/\$8,000	\$4,000/\$8,000	\$4,000/\$8,000
<b>Office Visit (OV) Copay</b>	\$25			
<b>Urgent Care (UC) Copay</b>	\$50			
<b>Coinsurance Network/Non-Network</b>	80% / 50%			
<b>Lifetime Maximum</b>	\$7,500,000			

BENEFITS	NETWORK	NON-NETWORK
Benefit Period	January 1 <sup>st</sup> through December 31 <sup>st</sup>	
Dependent Age Limit	25 Dependent, 25 Student; Removal upon End of the Month	
<b>Physician/Office Services</b>		
Office Visit (Illness/Injury)	\$25 copay, then 100%	50% after deductible
Urgent Care Office Visit	\$50 copay, then 100%	\$50 copay, then 100%
Standard Immunizations	80% after deductible	50% after deductible <sup>1</sup>
<b>Preventive Services</b>		
Routine Physical Exam	\$25 copay, then 100%	50% after deductible <sup>1</sup>
Well Child Care Services to age nine. Exams and Immunizations are limited to a \$500 maximum per benefit period.		
Well Child Care Exams	\$25 copay, then 100%	50% after deductible <sup>1</sup>
Well Child Care Immunizations & Labs	80% after deductible	50% after deductible
Routine Mammogram (one per benefit period)	80% after deductible	50% after deductible
Routine Pap Test (one per benefit period)	80% after deductible	50% after deductible
Routine EKG, Chest X-ray, Comprehensive Metabolic Panel, Urinalysis and Complete Blood Count (one each per benefit period)	80% after deductible	50% after deductible
<b>Outpatient Services</b>		
Allergy Testing and Treatments	80% after deductible	50% after deductible <sup>1</sup>
Physical Therapy (20 visits per benefit period)	\$25 copay, then 80%	50% after deductible
Occupational Therapy (20 visits per benefit period)	\$25 copay, then 80%	50% after deductible
Speech Therapy (20 visits per benefit period)	\$25 copay, then 80%	50% after deductible
Chiropractic Services (12 visits per benefit period)	\$25 copay, then 80%	50% after deductible
Cardiac Rehabilitation (20 visits per benefit period)	80% after deductible	50% after deductible
Emergency Use of an Emergency Room	80% after deductible	
Non-Emergency Use of an Emergency Room	80% after deductible	50% after deductible
Surgical Services	80% after deductible	50% after deductible
Diagnostic Services	80% after deductible	50% after deductible
<b>Inpatient Services</b>		
Semi-Private Room and Board	80% after deductible	50% after deductible
Skilled Nursing Facility (\$10,000 maximum per benefit period)	80% after deductible	50% after deductible



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<b>Additional Services</b>		
Ambulance	80% after deductible	
Durable Medical Equipment	80% after deductible	50% after deductible
Home Health Care (60 days per benefit period)	80% after deductible	50% after deductible <sup>1</sup>
Hospice	80% after deductible	50% after deductible <sup>1</sup>
Organ and Tissue Transplants	80% after deductible	50% after deductible
Value Vision	Discount <sup>2</sup>	None
<b>Mental Health &amp; Substance Abuse</b>		
Inpatient Mental Health and Substance Abuse Services (30 days per benefit period; Substance Abuse limited to one admission per benefit period, three admissions per lifetime)	80% after deductible	50% after deductible <sup>1</sup>
Outpatient Mental Health and Substance Abuse Services (20 visits per benefit period)	50% after deductible <sup>1</sup>	50% after deductible <sup>1</sup>
<b>Prescription Drug – Oral Contraceptives Included</b>		
Prescription Drug Benefit Period Deductible – Single/Family	\$250/\$500	
Prescription Drug Benefit Period Maximum	\$2,000	
Prescription Drug Lifetime Maximum	\$2,500,000	
Retail – 30 Day Supply	80% after deductible	
Home Delivery – 90 Day Supply	80% after deductible	
<b>Optional Riders</b>		
<b>Maternity Rider</b>		
Benefits are payable after 270 days of coverage under maternity rider, subject to a \$1,500 maternity deductible	80% after maternity deductible	50% after maternity deductible
<b>Prescription Drug Rider– Oral Contraceptives Included<sup>3</sup></b>		
Prescription Drug Lifetime Maximum	\$2,500,000	
Retail – 30 Day Supply	\$15 Generic / \$30 Formulary / \$45 Non-Formulary	
Home Delivery – 90 Day Supply	\$30 Generic / \$60 Formulary / \$90 Non-Formulary	

*Benefits will be determined based on Medical Mutual's medical and administrative policies and procedures. This document is only a partial listing of benefits. This is not a contract of insurance. No person other than an officer of Medical Mutual may agree, orally or in writing, to change the benefits listed here. The contract or certificate will contain the complete listing of covered services. In certain instances, Medical Mutual's payment may not equal the percentage listed above. However, the covered person's coinsurance will always be based on the lesser of the provider's billed charges or Medical Mutual's negotiated rate with the provider.*

Deductible and coinsurance expenses incurred for services by a network provider will only apply to the network deductible and coinsurance out-of-pocket. Deductible and coinsurance expenses incurred for services by a non-network provider will only apply to the non-network deductible and coinsurance out-of-pocket.

The coinsurance for non-contracting institutional providers will be the same coinsurance percentage as the non-network provider. However, you may be subject to balance billing by the non-contracting provider.

The proposed course of treatment for organ/tissue transplants must be pre-determined and approved by a Medical Mutual case manager (except for corneal transplants.) Failure to contact the case manager prior to the proposed course of treatment (including the evaluation) will result in a significant monetary penalty. Refer to your certificate for details.

<sup>1</sup>Coinsurance does not apply to coinsurance out-of-pocket maximums. These services will not be covered at 100% once Coinsurance out-of-pocket maximums are met.

<sup>2</sup> A separate Value Vision discount program highlight sheet is available.

<sup>3</sup> Drug benefit contains the following:

- Rx Selections<sup>®</sup> Drug List: A list of drugs on the Rx Selections<sup>®</sup> formulary will be used.
- Generic Incentive: If the member or physician requests a brand-name drug, and a generic equivalent exists, the member pays the generic copayment PLUS the difference between the cost of the generic drug and the brand-name drug.
- Home Delivery Incentive: When a member chooses to fill a prescription a fourth time at a retail pharmacy within 180 days, the member will pay twice the normal retail copayment.