## **Medical**



Muskingum Valley ESC SuperMed Plus Plan "A"			
Benefits	Network	Non-Network	
Benefit Period	January 1st through December 31st		
Dependent Age Limit	26, Removal at End of the Month		
Overall Annual Benefit Period Max	Unlimited		
Benefit Period Deductible - Single/Family <sup>1</sup>	\$1,000 / \$2,000	\$1,000 / \$2,000	
Coinsurance	90%	80%	
Coinsurance Limit (Excl. Deductible) Single/Family	\$1,000 / \$2,000	\$2,000 / \$4,000	
Physician/Office Services			
Office Visit (Illness/Injury) <sup>2</sup>	\$20 copay, then 100%	80% after deductible	
Specialist Visit	\$40 copay, then 100%	80% after deductible	
Urgent Care Office Visit <sup>2</sup>	\$50 copay, then 100%	80% after deductible	
Surgical Services in Physician's Office	\$20 copay, then 100%	80% after deductible	
All Immunizations	100%	80% after deductible	
Preventative Services <sup>3</sup>			
Preventative Services <sup>3</sup>	100%	70% after deductible	
Routine Physical Exams (Age 21 and over)	100%	70% after deductible	
Well Child Care Services Including Exam and Immunizations (Birth to age 21)	100%	70% after deductible	
Well Child Care Lab Tests (To Age 21)	100%	70% after deductible	
Routine Vision Exams (including Refraction - Age 21 and over)	100%	70% after deductible	
Routine Hearing (Age 21 and over)	100%	70% after deductible	
Routine Mammogram (one per benefit period)	100%	70% after deductible	
Routine Pap Test (one per benefit period)	100%	70% after deductible	
Routine Lab, X-Rays, all Medical Tests (All ages)	100%	70% after deductible	
Routine Endoscopic Services (All Ages)	100%	70% after deductible	
Outpatient Services			
Surgical Services (non physician's office)	90% after deductible	70% after deductible	
Diagnostic Servcies	100%	70% after deductible	
CT Scans, MRI, and Nuclear Medicene	90% after deductible	70% after deductible	
Emergency use of ER <sup>4</sup>	\$200 co-pay, then 100%		
Non-Emergency Use of ER <sup>4 5</sup>	\$200 co-pay, then 90%	\$150 co-pay, then 70%	

## Medical



Muskingum Valley ESC SuperMed Plus Plan "A" (Continued)			
Inpatient Facility	Network	Non-Network	
Semi-Private Room and Board	90% after deductible	80% after deductible	
Diagnostic Services (labs, X-rays, Medical Tests)	90% after deductible	80% after deductible	
Professional Services	90% after deductible	80% after deductible	
Vaternity	90% after deductible	80% after deductible	
Skilled Nursing Facility (60 days per benefit period)	90% after deductible	80% after deductible	
Additional Services			
Ambulance	90% after deductible	90% after deductible	
Durable Medical Equipment including Prosthetics and Orthotic Devices (unlimited)	90% after deductible	80% after deductible	
Home Healthcare (60 visits per benefit period)	90% after deductible	80% after deductible	
Hospice (360 days, lifetime maximum)	90% after deductible	80% after deductible	
Organ Transplants	90% after deductible	80% after deductible	
Private Duty Nursing (\$5,000 max per benefit period)	100%	80% after deductible	
Mental Health and Substance Abuse - Federal	Mental Health Parity		
npatient Mental Health & Substance Abuse Services	Benefits paid are based on corresponding medical benefits		
Outpatient Mental Health and Substance Abuse Services	Benefits paid are based on corresponding medical benefits		
Prescription	Network	Non-Network	
Generic	\$5 copay - (1-31 day supply) \$10 copay - home delivery 90 day supply	N/A	
Preffered Brand	\$25 copay - (1-31 day supply) \$50 copay - home delivery 90 day supply	N/A	
Non-Preffered Brand	\$25 copay - (1-31 day supply) \$50 copay - home delivery 90 day supply	N/A	
Specialty Drugs	\$100 or the max of any available manufacturer-funded copay assistance	N/A	

 $<sup>^{1}</sup>$  Maximum family deductible. Member deductible is the same as single deductible. 3-month carryover applies.

 $<sup>^{\</sup>rm 2}$  The office visit co-pay applies to the cost of the office visit only.

<sup>&</sup>lt;sup>3</sup> Preventive services include evidence-based services that have a rating of "A" or "B" in the United States Preventive Services Task Force, routine immunizations and other screenings, as provided for in the Patient Protection and Affordable Care Act.

 $<sup>^{4}</sup>$  Co-pay waived if admitted.

 $<sup>^{5}</sup>$  The co-pay applies to room charges only. All other covered charges are  $\vec{sub}$  ject to deductible and coinsurance.