

II. SCHEDULE OF BENEFITS

SUMMARY OF BENEFITS	YOUR SHARE OF ELIGIBLE EXPENSE	
	In-Network	Out-of-Network
Calendar Year Deductible Individual Family	\$325 \$650	\$975 \$1,950
Coinsurance After Deductible	20%	30%
Lifetime Maximum (Amount payable per eligible individual, includes all benefits paid for covered hospital, medical and prescription benefits)	Unlimited	
Out-of-Pocket Maximum (Includes deductibles and copays) Individual Family	\$3,250 \$6,500	None None
Physician Office Visits and Other In-Office Services Primary Care Physician	\$20 copay	30% coinsurance, after deductible
	Specialist (Includes cardiologists, psychiatrists, dermatologists, podiatrist, etc.)	\$20 copay
Preventative Care Benefits (One annual exam per calendar year including blood screening, mammography, vaccination, etc.)	No Charge	30% coinsurance, after deductible
Diagnostic Test (X-rays, blood test)	20% coinsurance, after deductible	30% coinsurance, after deductible
Imaging Services (CT and MRI scans require prior authorization)	20% coinsurance, after deductible	30% coinsurance, after deductible
Ambulance	20% coinsurance, after deductible	20% coinsurance, after deductible
Emergency Room (Copay waived if admitted)	\$50 copay	\$50 copay
Urgent Care	20% coinsurance, after deductible	20% coinsurance, after deductible

SUMMARY OF BENEFITS	YOUR SHARE OF ELIGIBLE EXPENSE	
	In-Network	Out-of-Network
Hospital Benefits Daily Hospital Room and Board, Semi Private and other allowable expenses -Inpatient -Outpatient -Physician & Surgeon Fees	No Charge	30% coinsurance, after deductible
	20% coinsurance, after deductible	30% coinsurance, after deductible
	20% coinsurance, after deductible	30% coinsurance, after deductible
Outpatient Surgery Facility -Physician & Surgeon Fees	No Charge	30% coinsurance, after deductible
	20% coinsurance, after deductible	30% coinsurance, after deductible
Mental and Substance Use Disorder -Inpatient -Outpatient	No Charge	30% coinsurance, after deductible
	\$20 copay	30% coinsurance, after deductible
Maternity Care Services -Prenatal & postnatal -Inpatient services -Delivery	\$20 copay	30% coinsurance, after deductible
	No Charge	30% coinsurance, after deductible
	20% coinsurance, after deductible	30% coinsurance, after deductible
Home Health Care	20% coinsurance, after deductible	30% coinsurance, after deductible
Skilled Nursing Facility -Inpatient facility -Professional/physician	No Charge	30% coinsurance, after deductible
	20% coinsurance, after deductible	30% coinsurance, after deductible

SUMMARY OF BENEFITS	YOUR SHARE OF ELIGIBLE EXPENSE	
	In-Network	Out-of-Network
Durable Medical Equipment (Total rental not to exceed purchase price)	20% coinsurance, after deductible	30% coinsurance, after deductible
External Prosthetic Devices -Wigs, toupees or hair pieces (Limited up to 2 per diagnosis/course of treatment. Does not cover for the diagnosis of androgenic alopecia-male pattern baldness.)	20% coinsurance, after deductible and any amount over \$350 maximum	30% coinsurance, after deductible and any amount over \$350 maximum
Physical, Occupational and Speech Therapy	20% coinsurance, after deductible	30% coinsurance, after deductible
Chiropractic (Maximum of 12 visits per calendar year)	20% coinsurance, after deductible	30% coinsurance, after deductible

PRESCRIPTION DRUG PLAN	YOUR SHARE OF ELIGIBLE EXPENSE	
	In-Network	Out-of-Network
Retail 30-Day Supply		
Generic Drugs	\$5 copay	Not Covered
Preferred Brand Name Drugs	\$25 copay	Not Covered
Non-Preferred Brand Name Drugs	20% coinsurance	Not Covered
Specialty Drugs	20% coinsurance, up to a \$150 maximum	Not Covered
Mail-Order 90-Day Supply		
Generic Drugs	\$20 copay	Not Covered
Preferred Brand Name Drugs	\$50 copay	Not Covered
Non-Preferred Brand Name Drugs	20% coinsurance	Not Covered

Dental Benefits

Provided by Delta Dental- call 1-800-452-9310 for Customer Service
1-800-335-8265 for Providers in your area
(Delta-Ok)

You may also obtain information on their website at www.deltadentalnj.com

Vision Benefits

Provided by VSP- call 1-800-877-7195 for Customer Service

You may also obtain information on their website at www.vsp.com