

# Illustrative Summary of Benefits

## COSE Benefit Plan 30-3500 Rx

New business and renewals effective 1.1.26 and after



|                                                                           | Network                                                   | Non-Network                  |
|---------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------|
| Benefits                                                                  | Member Pays                                               |                              |
| Benefit Period                                                            | January 1 <sup>st</sup> through December 31 <sup>st</sup> |                              |
| Dependent Age Limit                                                       | 26—Removal upon End of the Month                          |                              |
| Deductible - Single / Family                                              | \$3,500 / \$10,500                                        | \$10,500 / \$21,000          |
| Coinsurance Out-of-Pocket (excludes deductible) - Single / Family         | \$0 / \$0                                                 | \$9,500 / \$19,000           |
| Maximum Out-of-Pocket - Single / Family <sup>1</sup>                      | \$7,500 / \$15,000                                        | \$20,000 / \$40,000          |
| Coinsurance                                                               | 0%                                                        | 50%                          |
| Physician/Office Services                                                 |                                                           |                              |
| Physician Office Visit (and On Demand Virtual Telehealth)                 | \$30 copay then 0%                                        | Coinsurance after deductible |
| Preferred On Demand Telehealth (Minute Clinic®)                           | \$0 copay then 0%                                         | Coinsurance after deductible |
| Specialist Office Visit                                                   | \$60 copay then 0%                                        | Coinsurance after deductible |
| Urgent Care Office Visit                                                  | \$75 copay then 0%                                        | Coinsurance after deductible |
| Emergency Services                                                        |                                                           |                              |
| Emergency Use of an Emergency Room                                        | Deductible, then \$500 copay                              |                              |
| Emergency Services (expenses other than Emergency Room)                   | Coinsurance after deductible                              |                              |
| Emergency Room Physician                                                  | Coinsurance after deductible                              |                              |
| Routine/Preventive Services <sup>2</sup>                                  |                                                           |                              |
| Health Care Reform Benefits                                               | 0%                                                        | Coinsurance after deductible |
| Health Care Reform Benefits for Women                                     | 0%                                                        | Coinsurance after deductible |
| All Immunizations                                                         | 0%                                                        | Coinsurance after deductible |
| Routine Physical Exam (age 21 and over)                                   | 0%                                                        | Coinsurance after deductible |
| Routine Mammogram (one per benefit period)                                | 0%                                                        | Coinsurance after deductible |
| Routine Pap Test (one per benefit period)                                 | 0%                                                        | Coinsurance after deductible |
| Routine Labs, Medical Tests, and X-rays                                   | 0%                                                        | Coinsurance after deductible |
| Routine Endoscopic Services                                               | 0%                                                        | Coinsurance after deductible |
| Well Child Care (to age 21)                                               |                                                           |                              |
| Well Child Care Exams, Immunizations and Labs                             | 0%                                                        | Coinsurance after deductible |
| Hearing Exams                                                             | 0%                                                        | Coinsurance after deductible |
| Vision Exams                                                              | 0%                                                        | Coinsurance after deductible |
| Outpatient Services                                                       |                                                           |                              |
| Allergy Testing and Treatments                                            | Coinsurance after deductible                              | Coinsurance after deductible |
| Physical & Occupational Therapies (40 visits per benefit period/combined) | \$30 copay then 0%                                        | Coinsurance after deductible |
| Speech Therapy (20 visits per benefit period)                             | Coinsurance after deductible                              | Coinsurance after deductible |
| Chiropractic Services (12 visits per benefit period)                      | \$30 copay then 0%                                        | Coinsurance after deductible |
| Cardiac Rehabilitation (36 visits per benefit period)                     | Coinsurance after deductible                              | Coinsurance after deductible |
| Respiratory Therapy                                                       | Coinsurance after deductible                              | Coinsurance after deductible |
| Surgical Services                                                         | Coinsurance after deductible                              | Coinsurance after deductible |
| Diagnostic Lab                                                            | Coinsurance after deductible                              | Coinsurance after deductible |
| Diagnostic X-rays                                                         | Coinsurance after deductible                              | Coinsurance after deductible |
| Diagnostic Imaging (CT/PET scans and MRI's)                               | Coinsurance after deductible                              | Coinsurance after deductible |
| Diagnostic Endoscopic Services                                            | 0%                                                        | Coinsurance after deductible |
| Inpatient Services                                                        |                                                           |                              |
| Institutional Services (per stay)                                         | Coinsurance after deductible                              | Coinsurance after deductible |
| Maternity                                                                 | Coinsurance after deductible                              | Coinsurance after deductible |
| Skilled Nursing Facility (90 days per benefit period)                     | Coinsurance after deductible                              | Coinsurance after deductible |

|                                                                                                                                                                                                                                                                                                                                                                         | Network                                                                                                  | Non-Network                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| Additional Services                                                                                                                                                                                                                                                                                                                                                     |                                                                                                          |                                                       |
| Ambulance                                                                                                                                                                                                                                                                                                                                                               | Coinsurance after \$50 copay                                                                             | Coinsurance after \$50 copay                          |
| Autism Spectrum Disorders                                                                                                                                                                                                                                                                                                                                               | Benefits paid are based on services rendered                                                             |                                                       |
| Diabetic Education and Training                                                                                                                                                                                                                                                                                                                                         | Coinsurance after deductible, unless the service is covered under Health Care Reform Preventive Benefits | Coinsurance after deductible                          |
| Durable Medical Equipment                                                                                                                                                                                                                                                                                                                                               | Coinsurance after deductible                                                                             | Coinsurance after deductible                          |
| Hearing Conformity and Hearing Aid Evaluation Test (age 21 and under)                                                                                                                                                                                                                                                                                                   | 0%                                                                                                       | Coinsurance after deductible                          |
| Home Health Care (100 visits per benefit period)                                                                                                                                                                                                                                                                                                                        | Coinsurance after deductible                                                                             | Coinsurance after deductible                          |
| Hospice                                                                                                                                                                                                                                                                                                                                                                 | Coinsurance after deductible                                                                             | Coinsurance after deductible                          |
| Medical Supplies                                                                                                                                                                                                                                                                                                                                                        | Coinsurance after deductible                                                                             | Coinsurance after deductible                          |
| Organ and Tissue Transplants                                                                                                                                                                                                                                                                                                                                            | Coinsurance after deductible                                                                             | Coinsurance after deductible                          |
| Private Duty Nursing (90 days per benefit period)                                                                                                                                                                                                                                                                                                                       | Coinsurance after deductible                                                                             | Coinsurance after deductible                          |
| Standard Hearing Aid (1 per ear every 48 months, limited to \$2,500 per aid) (age 21 and under)                                                                                                                                                                                                                                                                         | 0%                                                                                                       | Coinsurance after deductible                          |
| Mental Health & Substance use—Federal Mental Health Parity                                                                                                                                                                                                                                                                                                              |                                                                                                          |                                                       |
| Inpatient Mental Health and Substance use Services                                                                                                                                                                                                                                                                                                                      | Benefits paid are based on corresponding medical benefits                                                |                                                       |
| Outpatient Mental Health and Substance use Services                                                                                                                                                                                                                                                                                                                     | Benefits paid are based on corresponding medical benefits                                                |                                                       |
| Non-Covered Services                                                                                                                                                                                                                                                                                                                                                    |                                                                                                          |                                                       |
| Well Child: Lenses, Frames, Contacts                                                                                                                                                                                                                                                                                                                                    | Not covered                                                                                              | Not covered                                           |
| ER: Non-Emergency use of Emergency Room                                                                                                                                                                                                                                                                                                                                 | Not covered                                                                                              | Not covered                                           |
| Other: Abortions - Elective, Acupuncture, Bariatric Surgery, Cosmetic Services, Dental Care (adult), Hearing Aids age 22+, Infertility Treatment, Long Term Care, Non-Emergency outside U.S., Routine Eye care (adult), Routine Foot Care, Weight Loss Programs, Organ Transplant Services (includes travel, meals, lodging and transportation), After Hours Care, Wigs | Not covered                                                                                              | Not covered                                           |
| Prescription Drug Benefits <sup>3</sup> (National Plus Network and Basic Plus Formulary)                                                                                                                                                                                                                                                                                |                                                                                                          |                                                       |
| Retail (30-day supply)                                                                                                                                                                                                                                                                                                                                                  | Generic<br>Preferred Brand<br>Non-Preferred Brand<br>Specialty Drugs                                     | \$10 copay<br>\$45 copay<br>\$95 copay<br>\$350 copay |
| Home Delivery (90-day supply)<br>(Specialty drugs limited to 30-day supply)                                                                                                                                                                                                                                                                                             | Generic<br>Preferred Brand<br>Non-Preferred Brand                                                        | \$30 copay<br>\$113 copay<br>\$238 copay              |

1 Network level Out-of-Pocket includes deductible and coinsurance and flat dollar copayments.

2 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.

**3 Generic Incentive Applies**

If a brand-name drug is requested when a generic equivalent exists, the member pays the brand-name copay plus the difference between to cost of the generic and the brand-name drug. Will not apply to maximum out-of-pocket

**Home Delivery Incentive Applies**

Retail drug copays apply for the first three fills in 180 days. Starting on the 4th fill, Copay amount doubles unless mail order is used.

**Specialty Drugs**

Drugs and biologicals (specialty drugs and therapeutic injections). Members must use one of our dedicated pharmacies. Special rules apply to oral chemotherapy prescription drugs. The certificate booklet will have more information. Certain specialty drugs are part of a Specialty Prescription Drug Copay Offset program (SaveOn) where they are considered non-essential health benefits and therefore do not apply to the maximum out-of-pocket. They will also be subject to higher cost-share if the member does not participate in SaveOn. Once enrolled in the Medical Mutual health plan, call 1-800-683-1074 to enroll in copay assistance, with SaveOnSP monitoring, so that your responsibility could be as low as \$0

**Benefits will be administered by Medical Mutual of Ohio. 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. Only 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.**