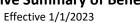


CLE Care 3020-1,000 w/ Rx **Illustrative Summary of Benefits**





Benefits	Network	
Benefit Period	January 1 st through December 31 st	
Dependent Age Limit	26 - Removal upon End of the Month	
Deductible (Single / Family)	\$1,000 / \$2,000	
Coinsurance Max. Out-of-Pocket (excl. ded) (Single / Family)	\$5,000 / \$10,000	
Maximum Out-of-Pocket (Single / Family)1	\$6,000 / \$12,000	
Coinsurance (member cost)	20%	
Physician/Office Services		
Physician Office Visit	\$30 copay then 0%	
Specialist Office Visit	\$60 copay then 0%	
Urgent Care Office Visit (MetroExpressCare Locations Only)	\$30 copay then 0%	
Emergency Services		
Emergency Use of an Emergency Room	20% coinsurance after \$350 copay	
Emergency Services (expenses other than Emergency Room)	20% coinsurance after network deductible	
Non-Emergency Use of an Emergency Room	Not Covered	
Routine/Preventive Services ²		
Health Care Reform Benefits	0%	
Health Care Reform Benefits for Women	0%	
All Immunizations	0%	
Routine Physical Exam (age 21 and over)	0%	
Routine Mammogram (one per benefit period)	0%	
Routine Pap Test	0%	
Routine Lab, Medical Tests, and X-rays	0%	
Routine Endoscopic Services	0%	
Well Child Care (to age 21)		
Well Child Care Exams, Immunizations and Labs	0%	
Hearing Exams	0%	
Vision Exams	0%	
Lenses	Not Covered	
Frames	Not Covered	
Contacts	Not Covered	
Outpatient Services		
Allergy Testing and Treatments	coinsurance after deductible	
Physical & Occupational Therapies (40 visits per benefit period/combined)	coinsurance after deductible	
Speech Therapy (20 visits per benefit period)	coinsurance after deductible	
Chiropractic Services (12 visits per benefit period)	coinsurance after deductible	
Cardiac Rehabilitation (36 visits per benefit period)	coinsurance after deductible	
Surgical Services	coinsurance after deductible	
Diagnostic Lab, Medical Tests, and X-rays	coinsurance after deductible	
Diagnostic Imaging	coinsurance after deductible	
Diagnostic Endoscopic Services	0%	
Inpatient Services		
Institutional Services	coinsurance after deductible	
Maternity	coinsurance after deductible	
Skilled Nursing Facility (90 days per benefit period)	coinsurance after deductible	



CLE Care 3020-1,000 w/ Rx Illustrative Summary of Benefits

Effective 1/1/2023



Benefits		Network		
Additional Services				
Ambulance		coinsurance after \$50 copay		
Diabetic Education and Training		coinsurance after deductible, unless the service is covered under Health Care Reform Preventive Benefits		
Durable Medical Equipment		coinsurance after deductible		
DME - Wigs		Not Covered		
Home Health Care (100 visits per benefit period)		coinsurance after deductible		
Hospice		coinsurance after deductible		
Organ and Tissue Transplants		coinsurance after deductible		
Organ Transplant Services (includes travel, meals, lodging and transportation)		coinsurance after deductible		
Private Duty Nursing		coinsurance after deductible		
Sterilization		coinsurance after deductible		
Mental Health & Substance Abuse - Federal Mental Health Parity				
Inpatient Mental Health and Substance Abuse Services		Benefits paid are based on corresponding medical benefits		
Outpatient Mental Health and Substance Abuse Services				
Prescription Drug Benefits ³				
ESI National Plus Network		MetroHealth Pharmacies		
Retail only:	Mail:	Retail:	Mail:	
(up to 30-day supply)	Not applicable Must use MetroHealth Pharmacy	(up to 30-day supply):		
Generic: \$15 copay;		Generic: \$7.50 copay;	(up to 90-day supply)	
Preferred Brand: \$45 copay;		Preferred Brand: \$22.50 copay;	Generic: \$22.50 copay;	
Non-Preferred Brand: \$75 copay;		Non-Preferred Brand: \$37.50 copay;	Preferred Brand: \$67.50 copay;	
Specialty High-Cost Drugs*:		Specialty High-Cost Drugs*:	Non-Preferred Brand: \$112.50	
50% up to max of \$200		50% up to max of \$200	copay;	

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

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.

Generic Incentive: If a brand-name drug is requested when a generic equivalent exists, the member pays the brand-name copay plus the difference between the cost of the generic drug and the brand-name drug.

Specialty High-Cost Drugs Must be filled by MetroHealth, Accredo or Gentry.

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.

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.