

# Illustrative Summary of Benefits

## COSE BP CLE-Care HSA 5000 PD Rx

New business and renewals effective 8/1/24 and after



|                                                                           | Network                                                   | Non-Network |
|---------------------------------------------------------------------------|-----------------------------------------------------------|-------------|
| Benefits                                                                  |                                                           |             |
| 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)                                              | \$5,000 / \$10,000                                        | N/A         |
| Coinsurance Out-of-Pocket (Single / Family)                               | \$0 / \$0                                                 | N/A         |
| Maximum Out-of-Pocket (Single / Family) <sup>1</sup>                      | \$6,900 / \$13,800                                        | N/A         |
| Coinsurance                                                               | 0%                                                        | N/A         |
| Physician/Office Services                                                 |                                                           |             |
| Physician Office Visit                                                    | Coinsurance after deductible                              | N/A         |
| Specialist Office Visit                                                   | Coinsurance after deductible                              | N/A         |
| Urgent Care Office Visit (must use Metro Express location)                | Coinsurance after deductible                              | N/A         |
| Emergency Services                                                        |                                                           |             |
| Emergency Use of an Emergency Room                                        | Coinsurance after deductible                              |             |
| Emergency Services (expenses other than Emergency Room)                   | Coinsurance after deductible                              |             |
| Non-Emergency Use of an Emergency Room                                    | Not covered                                               |             |
| Routine/Preventive Services <sup>2</sup>                                  |                                                           |             |
| Health Care Reform Benefits                                               | 0%                                                        | N/A         |
| Health Care Reform Benefits for Women                                     | 0%                                                        | N/A         |
| All Immunizations                                                         | 0%                                                        | N/A         |
| Routine Physical Exam (age 21 and over)                                   | 0%                                                        | N/A         |
| Routine Mammogram (one per benefit period)                                | 0%                                                        | N/A         |
| Routine Pap Test (one per benefit period)                                 | 0%                                                        | N/A         |
| Routine Lab, Medical Tests, and X-rays                                    | 0%                                                        | N/A         |
| Routine Endoscopic Services                                               | 0%                                                        | N/A         |
| Well Child Care (to age 21)                                               |                                                           |             |
| Well Child Care Exams, Immunizations and Labs                             | 0%                                                        | N/A         |
| Hearing Exams                                                             | 0%                                                        | N/A         |
| Vision Exams                                                              | 0%                                                        | N/A         |
| Lenses                                                                    | Not covered                                               | N/A         |
| Frames                                                                    | Not covered                                               | N/A         |
| Contacts                                                                  | Not covered                                               | N/A         |
| Outpatient Services                                                       |                                                           |             |
| Allergy Testing and Treatments                                            | Coinsurance after deductible                              | N/A         |
| Physical & Occupational Therapies (40 visits per benefit period/combined) | Coinsurance after deductible                              | N/A         |
| Speech Therapy (20 visits per benefit period)                             | Coinsurance after deductible                              | N/A         |
| Chiropractic Services (12 visits per benefit period)                      | Coinsurance after deductible                              | N/A         |
| Cardiac Rehabilitation (36 visits per benefit period)                     | Coinsurance after deductible                              | N/A         |
| Surgical Services                                                         | Coinsurance after deductible                              | N/A         |
| Diagnostic Lab, Medical Tests, and X-rays                                 | Coinsurance after deductible                              | N/A         |
| Diagnostic Imaging                                                        | Coinsurance after deductible                              | N/A         |
| Diagnostic Endoscopic Services                                            | Coinsurance after deductible                              | N/A         |
| Inpatient Services                                                        |                                                           |             |
| Institutional Services                                                    | Coinsurance after deductible                              | N/A         |
| Maternity                                                                 | Coinsurance after deductible                              | N/A         |
| Skilled Nursing Facility (90 days per benefit period)                     | Coinsurance after deductible                              | N/A         |

|                                                                                                              | Network                                                                                                  | Non-Network |
|--------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------|
| Additional Services                                                                                          |                                                                                                          |             |
| Ambulance                                                                                                    | Coinsurance after deductible                                                                             | N/A         |
| Autism Spectrum Disorders                                                                                    | Benefits paid are based on services                                                                      | N/A         |
| Diabetic Education and Training                                                                              | Coinsurance after deductible, unless the service is covered under Health Care Reform Preventive Benefits | N/A         |
| Durable Medical Equipment                                                                                    | Coinsurance after deductible                                                                             | N/A         |
| DME—Wigs                                                                                                     | Not covered                                                                                              | N/A         |
| Home Health Care (100 visits per benefit period)                                                             | Coinsurance after deductible                                                                             | N/A         |
| Hospice                                                                                                      | Coinsurance after deductible                                                                             | N/A         |
| Organ and Tissue Transplants                                                                                 | Coinsurance after deductible                                                                             | N/A         |
| Organ Transplant Services (includes travel, meals, lodging and transportation)                               | Coinsurance after deductible                                                                             | N/A         |
| Private Duty Nursing (90 days per benefit period)                                                            | Coinsurance after deductible                                                                             | N/A         |
| Sterilization                                                                                                | Coinsurance after deductible                                                                             | N/A         |
| Mental Health & Substance Abuse—Federal Mental Health Parity                                                 |                                                                                                          |             |
| Inpatient Mental Health and Substance Abuse Services                                                         | Benefits paid are based on corresponding medical benefits                                                | N/A         |
| Outpatient Mental Health and Substance Abuse Services                                                        | Benefits paid are based on corresponding medical benefits                                                | N/A         |
| Prescription Drug Benefits <sup>3</sup> MetroHealth Pharmacies                                               |                                                                                                          |             |
| Generic / Preferred / Non-preferred – Retail                                                                 | \$5 / \$15 / \$30                                                                                        |             |
| Generic / Preferred / Non-preferred - Mail order                                                             | \$15 / \$45 / \$90                                                                                       |             |
| Prescription Drug Benefits Express Scripts Pharmacies                                                        |                                                                                                          |             |
| Generic / Preferred / Non-preferred / Specialty*<br>No mail order available -must use MetroHealth Pharmacies | \$10 / \$45 / \$95 / \$350                                                                               |             |
| National Plus Network, Basic Plus Formulary                                                                  |                                                                                                          |             |
| Pharmacy copays apply after deductible                                                                       |                                                                                                          |             |

1 Network level Maximum 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 the cost of the generic and the brand-name drug. Will not apply to maximum out-of-pocket

### \*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.**