



**CLE Care HSA 5,000 w/ PD Rx\*\***  
**Illustrative Summary of Benefits**  
*Health Savings Account Compatible*  
 Effective 1/1/2024



<b>Benefits</b>	<b>Network</b>
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
Coinsurance Max. Out-of-Pocket (excl. ded) (Single / Family)	N/A
Maximum Out-of-Pocket (Single / Family) <sup>1</sup>	\$6,900 / \$13,800
Coinsurance (member cost)	0%
<b>Physician/Office Services</b>	
Physician Office Visit	coinsurance after deductible
Specialist Office Visit	coinsurance after deductible
Urgent Care Office Visit (MetroExpressCare Locations Only)	coinsurance after deductible
<b>Emergency Services</b>	
Emergency Use of an Emergency Room	coinsurance after network deductible
Emergency Services (expenses other than Emergency Room)	coinsurance after network deductible
Non-Emergency Use of an Emergency Room	Not Covered
<b>Routine/Preventive Services<sup>2</sup></b>	
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%
<b>Well Child Care (to age 21)</b>	
Well Child Care Exams, Immunizations and Labs	0%
Hearing Exams	0%
Vision Exams	0%
Lenses	Not Covered
Frames	Not Covered
Contacts	Not Covered
<b>Outpatient Services</b>	
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
Medically Necessary Colonoscopy, Sigmoidoscopy, Anoscopy and Proctosigmoidoscopy	0%
Institutional Services	coinsurance after deductible
Maternity	coinsurance after deductible
Skilled Nursing Facility (90 days per benefit period)	coinsurance after deductible



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Benefits		Network	
<b>Additional Services</b>			
Ambulance		coinsurance after deductible	
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	
<b>Mental Health &amp; Substance Abuse - Federal Mental Health Parity</b>			
Inpatient Mental Health and Substance Abuse Services		Benefits paid are based on corresponding medical benefits	
Outpatient Mental Health and Substance Abuse Services			
<b>Prescription Drug Benefits<sup>3</sup></b>			
ESI National Plus Network		MetroHealth Pharmacies	
Retail only:	Mail:	Retail:	Mail:
(up to 30-day supply) Generic: \$15 copay; Preferred Brand: \$45 copay; Non-Preferred Brand: \$75 copay; Specialty High-Cost Drugs: 50% up to max of \$200	Not applicable Must use MetroHealth Pharmacy	(up to 30-day supply): Generic: \$7.50 copay; Preferred Brand: \$22.50 copay; Non-Preferred Brand: \$37.50 copay; Specialty High-Cost Drugs: 50% up to max of \$200	(up to 90-day supply) Generic: \$22.50 copay; Preferred Brand: \$67.50 copay; Non-Preferred Brand: \$112.50 copay;

<sup>1</sup>Network level Out-of-Pocket includes deductible, coinsurance and flat dollar copayments.

<sup>2</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>3</sup>**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 Drugs** - Drugs and biologicals (specialty drugs and therapeutic injections). Members must use one of our contracted specialty 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 out-of-pocket maximum. 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

\*\*The HSA plan has post-deductible drug copays. Amounts apply only after the deductible is met.

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.**