

GBS Healthy Advantage Health Plan PPO 0/50

Services	PPO Providers	Non-PPO Providers
Plan Year Deductible	\$0 per Individual \$0 per Family	
Coinsurance	Plan Pays 50%	Plan Pays 40%
Out-of-Pocket Maximum	\$6,850 per Individual \$13,700 per Family	
Preventive Care Provisions	No Deductible, No Copay	No Deductible, No Copay
Professional Outpatient Office Visits		
Primary Care	Covered at 50%	Covered at 40%
Specialist	Covered at 50%	Covered at 40%
Mental Health & Substance Abuse	Covered at 50%	Covered at 40%
Outpatient Diagnostic Tests, Lab & X-Ray	Covered at 50%	Covered at 40%
Inpatient Hospital Services		
Medical Services and Facility	Covered at 50%	Covered at 40%
Anesthesiologist & Surgeon Fees		
Mental Health & Substance Abuse		
Outpatient Surgical, Diagnostic & Therapies		
Medical Services	Covered at 50%	Covered at 40%
Facility Charges		
Emergency Services		
Hospital Emergency Room	Covered at 50%	Covered at 50%
Urgent Care Visits	Covered at 50%	Covered at 40%
Ambulance	Covered at 50%	Covered at 40%
Prescription Drugs	Covered at 50%	Not Covered
Short Term Rehabilitation Services	Covered at 50%	Covered at 40%
Home Health, Skilled Nursing & Hospice	Covered at 50%	Covered at 40%
Durable Medical Equipment	Covered at 50%	Covered at 40%
Vision - Annual Eye Exam	Covered at 50%	Covered at 40%
Allergy Treatment		
Testing and Injections	Covered at 50%	Covered at 40%
Serum	Covered at 50%	Covered at 40%

***Network Providers have agreed to accept the Maximum Allowable Charge (MAC) as payment in full.** However, when you receive services from Non-Network providers, you are responsible for any amounts over Medicare-based reimbursement levels. Non-Network providers may charge considerably higher amounts. Therefore, if the billed amount exceeds the Medicare-based allowable charge, your provider may bill you for the difference. It is best to utilize network providers whenever possible. These amounts over the Allowed Charges, while the responsibility of the Covered Person, do not apply toward deductible or out-of-pocket maximums. Please refer to your Summary Plan Description (SPD) for details. **The SPD is the final determination of all benefits.**

Pre-Certification Penalty: Certain procedures or medical care require pre-certification in order to qualify for full benefits.

Failure to pre-certify will result in a \$250 penalty per service, procedure or confinement. Please refer to the Pre-Certification section in your SPD for details.

Please Note: This schedule applies as indicated in the Summary Plan Description.

This schedule must be read in conjunction with the entire Summary Plan Description and has no full meaning by itself.



HEALTH PLAN OPTIONS

PLEASE REFER TO THE NETWORK PROVIDER* INFORMATION ON THE FRONT PAGE OF THIS SUMMARY OF BENEFITS.

Plan Year Deductible	<i>An individual within family coverage will only be required to meet the individual deductible amount before the coinsurance begins. Deductible does not apply to Preventive Care Provisions.</i>
Coinsurance	<i>Coinsurance is the share of the costs of a covered service, calculated as a percent of the allowed amount of the service.</i>
Out-of-Pocket Maximum	<i>All allowed deductibles, coinsurance, copayments and pre-certification penalties apply to the Out-of-Pocket Maximum. An individual within family coverage will only be required to meet the individual out-of-pocket maximum.</i>
Preventive Care Provisions	<i>Charges for preventive care services coverage at no cost sharing. Cost sharing may apply if a specific service is for non-preventive care (even if billed in conjunction with preventive care services).</i>
Professional Outpatient Office Visits Primary Care Specialist Mental Health & Substance Abuse	<i>These charges are billed by the physician for time spent with the patient. Office visits do not include charges for diagnostic, surgical, or medical procedures performed by the physician or for diagnostic services billed separately. Mental Health and Substance Abuse coverage excludes counseling for behavioral disorders.</i>
Outpatient Diagnostic Tests, Lab & X-Ray	<i>Includes diagnostic tests performed in a physician's office and billed by such physician or a free-standing non-hospital billed facility only.</i>
Inpatient Hospital Services Medical Services and Facility Anesthesiologist & Surgeon Fees Mental Health & Substance Abuse	
Outpatient Surgical, Diagnostic & Therapies Medical Services Facility Charges	<i>Includes outpatient services, miscellaneous medical procedures & supplies, diagnostic & therapeutic procedures and surgery at a physician's office, freestanding surgery center, or hospital (when approved).</i>
Emergency Services Hospital Emergency Room Urgent Care Visits Ambulance	<i>Urgent care visits do not include charges for diagnostic, surgical or medical procedures.</i>
Prescription Drugs	<i>If Generics are available and a brand name is purchased, then the covered person must pay the copay PLUS the difference in the cost between the generic and the brand name drug. In the case of the integrated drug plan, the plan will reimburse only up to the cost of the generic equivalent.</i>
Short Term Rehabilitation Services	<i>Physical, chiropractic, speech, and occupational therapy. (Includes therapies performed in provider's office or non-hospital based facility only)</i>
Home Health, Skilled Nursing & Hospice	
Durable Medical Equipment	
Vision - Annual Eye Exam	<i>Any optometrist; member must submit a claim for reimbursement. Copay waived for children under 5 years of age.</i>
Allergy Treatment Testing and Injections Serum	