

SUMMARY OF BENEFITS



**PREFERRED
70+5000 ID0711**

MAXIMUM LIFETIME BENEFIT No Overall Lifetime Limit

ANNUAL BENEFIT MAXIMUM..... \$2,000,000

ANNUAL DEDUCTIBLE..... \$5,000 per person / \$15,000 per family

The deductible is an amount of covered medical expenses the member pays each calendar year before the plan's benefits begin. The deductible applies to all services and supplies except those marked with an asterisk (*).

OUT-OF-POCKET LIMIT

Participating Providers \$4,000 per person / \$8,000 per family per calendar year

Nonparticipating Providers..... \$5,000 per person / \$15,000 per family per calendar year

The medical out-of-pocket limit for participating providers accumulates separately from the medical out-of-pocket limit for nonparticipating providers. Once the participating provider out-of-pocket limit has been met, this plan will pay 100% of covered charges for participating and network not available providers for the rest of that calendar year. Once the nonparticipating provider out-of-pocket limit has been met, this plan will pay 100% of covered charges for all providers for the rest of that calendar year. Benefits paid in full, deductible, copays, and nonparticipating provider charges in excess of the PacificSource fee allowance do not accumulate toward the out-of-pocket limit.

| SERVICE: | PARTICIPATING PROVIDER/ NETWORK NOT AVAILABLE BENEFIT: | NONPARTICIPATING PROVIDER BENEFIT: |
|---|---|---|
| PREVENTIVE CARE | | |
| * Well Baby Care | 100% | 10% |
| * Routine Physicals | 100% | 10% |
| * Routine Gynecological Exams | 100% | 50% |
| * Routine Mammogram | 100% | 50% |
| * Eye Exam | 100% | 10% |
| * Immunizations | 100% | 10% |
| Routine Colonoscopy | 100%* | 50% |
| PROFESSIONAL SERVICES | | |
| Office and Home Visits | 70% | 50% |
| Chiropractic/Acupuncture | 70% | 10% |
| Urgent Care Center Visits | 70% | 50% |
| Surgery | 70% | 50% |
| Physical/Occupational/Speech Therapy | 70% | 10% |
| HOSPITAL SERVICES | | |
| Inpatient Room and Board | 70% | 50% |
| Inpatient Rehabilitative Care | 70% | 10% |
| Skilled Nursing Facility Care | 70% | 50% |
| OUTPATIENT SERVICES | | |
| Outpatient Surgery | 70% | 50% |
| Diagnostic and Therapeutic Radiology and Lab, and Advanced Imaging | 70% | 50% |
| • Emergency Room Visits | 70% | 50% |
| MENTAL HEALTH/CHEMICAL DEPENDENCY SERVICES | | |
| Office Visits | 70% | 10% |
| Inpatient Care | 70% | 10% |
| OTHER COVERED SERVICES | | |
| Allergy Injections | 70% | 50% |
| Ambulance | 70% | 70% |
| Durable Medical Equipment | 70% | 50% |
| Hospice | 70% | 10% |
| Home Health Care | 70% | 50% |
| • <i>In true medical emergencies, nonparticipating providers are paid at the participating provider level.</i> | | |
| * <i>Not subject to annual deductible.</i> | | |

Payment to providers is based on the prevailing or contracted PacificSource fee allowance for covered services. Although participating providers accept the fee allowance as payment in full, nonparticipating providers may not. Services of nonparticipating providers could result in out-of-pocket expense in addition to the percentage indicated. Network Not Available payment is allowed when PacificSource has not contracted with providers in the geographical area of the member's residence or work for a specific service or supply. Payment for Network Not Available is based on the usual, customary, and reasonable charge for the geographical area in which the charge is incurred. For more information, refer to the Payment to Providers section in the member benefit handbook.

This is a brief summary of benefits. Refer to additional information for a further explanation of benefits, limitations and exclusions.