



HMO COCHOICE PLAN SUMMARY OF MEMBER RESPONSIBILITY TABLE

This Summary reflects your member copayments and other out-of-pocket expenses.

Out-of-pocket expenses incurred to satisfy deductible and coinsurance, apply toward the out-of-pocket limit when the services are provided by a Network Health Plan participating provider.

The following will not apply toward the out-of-pocket limit: copayments, non-covered services and denied benefits when prior authorization is not obtained.

IN NETWORK:

Annual Deductible:	\$2,500 per Member and \$5,000 per Family each Benefit year
Member's Coinsurance:	20% of Eligible Expenses, unless otherwise specified
Out-of-Pocket Limit:	\$4,500 per Member and \$9,000 per Family each Benefit year

This is a summary of your health care coverage.

All benefits are subject to the terms, limitations and exclusions of the Certificate of Coverage. Please refer to your Certificate of Coverage, Preventive Coverage or Preventive Services Guide and any applicable Riders for detailed benefits information, eligible services and coverage guidelines. Network Health Plan's coverage includes benefits for all State of Wisconsin and Federal mandated benefits.

Please contact Network Health Plan's Customer Service Department at 1-800-826-0940 for assistance in understanding your health care benefits.

HMO Plans underwritten by Network Health Plan

Services	Benefits	Member Responsibility
Preventive Health	Please refer to your Member Handbook for a copy of the Preventive Coverage or Preventive Services Guide document, as applicable.	No Charge
Physician and Practitioner Services	Primary Care Practitioner Home & Office Visits	\$30 Copay per visit
	Specialist Home & Office Visits	\$60 Copay per visit
	Routine Vision Exam	No Charge
	Primary Care Practitioner Inpatient Visits	No Charge
	Specialist Inpatient Visits	No Charge
	Allergy desensitization shots, Radiation, Chemotherapy, Dialysis, Surgery & Anesthesiology services and other outpatient services or procedures performed in the Practitioners office not otherwise listed on this table.	Deductible/Coinsurance
	Accidental Dental Services	\$60 Copay per visit
	Maternity Care	No Charge
	Chiropractic Office Visits & Manipulations	\$30 Copay per visit
Infusion Services	Medications administered in the Practitioners office, Outpatient facility, Dialysis facility or in the home	Please refer to your Prescription Drug Rider
Diagnostic Services	X-Ray, Lab, Pathology Practitioners office or outpatient	Deductible/Coinsurance
	Diagnostic Mammography Services Practitioners office or outpatient	Deductible/Coinsurance
	PET Scans, MRIs, MRA's, CT Scans	\$100 Copay/Coinsurance per procedure
	Stress Tests	\$100 Copay/Coinsurance per procedure
	Ultrasounds/ Echocardiograms	\$50 Copay/Coinsurance per procedure
Hospital Services	Inpatient Hospital	Deductible/Coinsurance
	Outpatient Services or Procedures Including Cardiac Rehabilitation	Deductible/Coinsurance
	Ambulatory Surgical Center	Deductible/Coinsurance
Rehabilitation Services	Therapy – Physical/Occupational/Speech	Deductible/Coinsurance
Home Health Care		Deductible/Coinsurance
Hospice Care		Deductible/Coinsurance
Durable Medical Equipment		Deductible/Coinsurance
Medical Supplies	Including insulin pump supplies	Deductible/Coinsurance

Services	Benefits	Member Responsibility
Behavioral Health Mental Health and Chemical Dependency Services	Inpatient Limited to 10 days per Benefit year Transitional Limited to 20 days per Benefit year Outpatient Limited to 20 visits per Benefit year	Deductible/Coinsurance \$60 Copay per visit \$60 Copay per visit
Ambulance Services	Land and Air	\$100 Copay/Coinsurance per transport
Emergency/Urgent Care	Emergency Room Services (Copay waived if admitted inpatient within 24 hours) Urgent Care	\$200 Copay per visit \$100 Copay per visit
Health Education Programs	Please refer to Certificate of Coverage for list of benefits & limitations	No Charge
Diabetic Supplies	Please refer to the Prescription Summary of Member Responsibility Table	
Prescription Drugs:	Please see the Prescription Summary of Member Responsibility Table for prescription drug information, including medications administered in the Office or Outpatient setting.	