



**CDHMO3
CONSUMER DRIVEN HMO 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:	\$3,500 per Member and \$7,000 per Family each Benefit year
Member's Coinsurance:	0% of Eligible Expenses, unless otherwise specified
Out-of-Pocket Limit:	\$3,500 per Member and \$7,000 per Family each Benefit year

Maximum Policy Benefit:	\$5,000,000 per Member per Lifetime
--------------------------------	--

This is a summary of your health care coverage.

All benefits are subject to the terms of your policy. Please refer to your Certificate of Coverage and any applicable Riders for detailed benefit information, restrictions, limitations and exclusions that apply to that coverage.

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

Services	Benefits	Member Responsibility	
Preventive Health	• Child Preventive Visit	No Charge	
	• Adult Preventive Visit	No Charge	
	• Immunizations	No Charge	
	• Routine Mammography	No Charge	
	• Routine Vision Exam	Deductible	
Physician and Practitioner Services	• Primary Care Practitioner Home & Office Visits	Deductible	
	• Specialist Home & Office Visits	Deductible	
	• Primary Care Practitioner Inpatient Visits	Deductible	
	• Specialist Inpatient Visits	Deductible	
	• Allergy Immunizations	Deductible	
	• Accidental Dental Services	Deductible	
	• Radiation/Chemotherapy Services	Deductible	
	• Dialysis Services	Deductible	
	• Surgery & Anesthesiology Services	Deductible	
	• Maternity Care	No Charge	
	• Chiropractic Office Visits & Manipulations	Deductible	
		• Medications Administered in a Physician's Office	Please refer to your Prescription Drug Rider
	Diagnostic Services	• X-Ray, Lab, Pathology Practitioners office or outpatient	Deductible
• Diagnostic Mammography Services Practitioners office or outpatient		Deductible	
• PET Scans, MRIs, MRA's, CT Scans		Deductible	
• Stress Tests		Deductible	
• Ultrasounds/ Echocardiograms		Deductible	
Hospital Services	• Inpatient Hospital	Deductible	
	• Outpatient Services or Procedures Including Cardiac Rehabilitation	Deductible	
	• Ambulatory Surgical Center	Deductible	
Rehabilitation Services	• Therapy – Physical/Occupational/Speech	Deductible	
Home Health Care		Deductible	
Hospice Care		Deductible	

Services	Benefits	Member Responsibility
Durable Medical Equipment		Deductible
Medical Supplies	Including insulin pump supplies	Deductible
Behavioral Health Mental Health and Chemical Dependency Services	<ul style="list-style-type: none"> • 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 Deductible Deductible
Ambulance Services	• Land and Air	Deductible
Emergency/Urgent Care	<ul style="list-style-type: none"> • Emergency Room Services • Urgent Care 	Deductible Deductible
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.	