

Plan Overview

EXCELCARE EOA 30/500a (\$2,500 / \$5,000)

Benefit description	Mambar recognibility
	Member responsibility
Plan maximums	Lundo do 500 (d5 000
Out-of-pocket maximum (combined with Rx) (Individual / Family)	HMO: \$2,500 / \$5,000
Facility deductible	PPO: \$4,500 / \$9,000
•	N/A / N/A
Deductible applies to inpatient hospital, skilled nursing facility, outpatient facility	
services, outpatient surgery, and ER facility benefits only. (Individual / Family) Professional services	
	HMO: \$30
PCP Office visit ¹	PPO: \$50
Specialist Office visit ¹	HMO: \$50
Specialist Office visit	PPO: \$50
Preventive care services ¹	\$0
Telehealth services through the Select Telehealth Services Provider ²	\$0
Rehabilitation therapy ³	HMO: \$30
	PPO: \$50
X-ray procedures ¹	HMO: \$15
	PPO: \$25
Laboratory procedures ¹	HMO: \$15
	PPO: \$25
Complex radiology services (includes CT, SPECT, PET, MUGA, and MRI)	\$100
Facility services	
Outpatient services (hospital)	\$500 per admit
Outpatient services (ambulatory surgery center)	\$200 per admit
Inpatient hospital	\$500 per admit
Skilled nursing facility (100 day maximum)	Days 1-10: \$0
	Days 11-100: \$25 per day
Emergency services	420
Urgent care services	\$30
Emergency room facility	\$150
Ambulance services (ground and air)	\$150
Mental health and substance use disorder services	620
Outpatient office visit	\$30
Outpatient other (includes partial hospitalization/day treatment/intensive	\$30
outpatient programs)	1.00
Inpatient	\$500 per admit
Other services	1
Durable medical equipment ¹	\$0
Diabetic equipment	\$0
Acupuncture services ⁴	Rider available
Chiropractic services ⁴	Rider available

¹ Preventive care services are covered for children and adults based on guidelines from the U.S. Preventive Services Task Force Grade A and B recommendations; the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Centers for Disease Control and Prevention (CDC); and the guidelines for infants, children, adolescents, and women's preventive health care as supported by the Health Resources and Services Administration (HRSA).

²Listed cost share is for services provided through the Select Telehealth Services Provider; for all other providers, telehealth cost share mirrors in-person cost share based on type of service provided.

³Rehabilitation therapy includes physical, speech, occupational, cardiac and pulmonary rehabilitation therapy.

⁴Chiropractic and/or Acupuncture rider coverage is included in all SmartCare HMO plans and is available as an optional benefit in all other HMO and EOA plans.

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This is merely a brief summary of benefits. It does not include all covered services, limitations or exclusions. Please refer to the Evidence of Coverage for all terms and conditions of coverage.
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