SMALL EMPLOYER MEMBER PAYMENT SUMMARY (MPS) **1/1/2020** **S30C2757**

This is a Gold plan as defined by the Affordable Care Act

selecthealth

MED NETWORK

	IN-NETWORK	OUT-OF-NETWORK
	When using in-network providers, you are responsible to pay the amounts in this column.	When using out-of-network providers, you are responsible to pay the amounts in this column.
DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM[4]	**IN-NETWORK**	**OUT-OF-NETWORK**
Self Only Coverage, 1 person enrolled - per calendar year		
Deductible	$1,000	$3,000
Out-of-Pocket Maximum	$7,350	$20,000
Family Coverage, 2 or more enrolled - per calendar year		
Deductible - per person/family	$1,000/$2,500	$3,000/$9,000
Out-of-Pocket Maximum - per person/family	$7,350/$14,700	$20,000/$40,000
This amount is your deductible + your coinsurance and copay (medical and Rx)		
INPATIENT SERVICES[3]	**IN-NETWORK**	**OUT-OF-NETWORK**
Medical, Surgical, Hospice, Emergency Admissions	20% after deductible	50% after deductible
Skilled Nursing Facility	20% after deductible	50% after deductible
Up to 60 days/calendar year		
Rehab Therapy: Physical, Speech, Occupational	20% after deductible	50% after deductible
Up to 40 days/calendar year for all therapy types combined		
PROFESSIONAL SERVICES[3]	**IN-NETWORK**	**OUT-OF-NETWORK**
Office Visits and Office Surgeries		
Primary Care Provider (PCP)[1]	$25	50% after deductible
Secondary Care Provider (SCP)[1]	$40	50% after deductible
Allergy Tests	See office visits	Not Covered
Allergy Treatment and Serum	20%	Not Covered
Physician's Fees - *Medical, Surgical, Maternity, Anesthesia*	20% after deductible	50% after deductible
PREVENTIVE CARE AS OUTLINED BY THE ACA[2]	**IN-NETWORK**	**OUT-OF-NETWORK**
Office Visits (PCP/SCP)[1]	Covered 100%	Not Covered
Adult and Pediatric Immunizations	Covered 100%	Not Covered
Diagnostic Tests: Minor	Covered 100%	Not Covered
Other Preventive Services	Covered 100%	Not Covered
VISION SERVICES	**IN-NETWORK**	**OUT-OF-NETWORK**
Pediatric Preventive Eye Exams - Through Age 18 Years, Only[2]	Covered 100%	Not Covered
Adult Preventive Eye Exams - Age 19 and Over[2]	Covered 100%	Not Covered
All Other Eye Exams - Adult/Pediatric	$40	50% after deductible
Contacts and Corrective Lenses - Through Age 18 Years, Only	20% after deductible	50% after deductible
Limit one pair of eyeglass lenses or contact lenses per year		
OUTPATIENT SERVICES	**IN-NETWORK**	**OUT-OF-NETWORK**
Outpatient Facility and Ambulatory Surgical	20% after deductible	50% after deductible
Ambulance (Air or Ground) - *emergencies only*	20% after deductible	See In-Network Benefit
Emergency Room In-Network Facility	$350 after deductible	See In-Network Benefit
Emergency Room Out-of-Network Facility	$350 after deductible	See In-Network Benefit
Intermountain InstaCare® Facilities, Urgent Care Facilities	$40	50% after deductible
Intermountain KidsCare® Facilities	$25	Not Available
Intermountain Connect Care®	Covered 100%	Not Available
Chemotherapy, Radiation, Dialysis	20% after deductible	50% after deductible
Diagnostic Tests: Minor	Covered 100%	50% after deductible
Diagnostic Tests: Major	20% after deductible	50% after deductible
Home Health[3]	20% after deductible	50% after deductible
Hospice[3]	20% after deductible	50% after deductible
Outpatient Cardiac Rehab	Covered 100%	50% after deductible
Outpatient Private Nurse[3]	20% after deductible	50% after deductible
Outpatient Rehab Therapy: Physical, Speech, Occupational	$40 after deductible	50% after deductible
Up to 20 visits/calendar year for all therapy types combined		
Outpatient Habilitative Therapy: Physical, Speech, Occupational	$40 after deductible	50% after deductible
Up to 20 visits/calendar year for all therapy types combined		

See next page for additional benefits and footnotes.

MISCELLANEOUS SERVICES	IN-NETWORK	OUT-OF-NETWORK
Maternity and Adoption[3,5] *Includes all related maternity and adoption services. Enroll in SelectHealth Healthy Beginnings Program® : 866-442-5052*	See Professional, Inpatient, or Outpatient Services	See Professional, Inpatient, or Outpatient Services
Chiropractic Care *Up to 10 visits/calendar year*	$20	50% after deductible
Miscellaneous Medical Supplies (MMS)[2]	20% after deductible	50% after deductible
Autism Spectrum Disorder	See Professional, Inpatient, Outpatient, or Mental Health and Chemical Dependency Services	See Professional, Inpatient, Outpatient, or Mental Health and Chemical Dependency Services
Durable Medical Equipment (DME)[3]	20% after deductible	50% after deductible
Prosthetic Devices[3]	20% after deductible	50% after deductible
Injectable Drugs and Specialty Medications[3]	30% after deductible	50% after deductible
Infertility *(select services only)* *Maximum plan payment: up to $1,500/calendar year; $5,000/lifetime*	50% after deductible	Not Covered
Pediatric Dental, SelectHealth Classic Network *(through 18 years)* *Oral examinations and cleanings - two per calendar year*	$40	Not Covered
Mental Health and Chemical Dependency[3]		
Office Visits	$25	50% after deductible
Inpatient	20% after deductible	50% after deductible
Outpatient	20% after deductible	50% after deductible
Residential Treatment Center	20% after deductible	50% after deductible
Cochlear Implants[3]	See Professional, Inpatient, or Outpatient Services	Not Covered
Donor Fees for Organ Transplants[3]	See Professional, Inpatient, or Outpatient Services	Not Covered
TMJ (Temporomandibular Joint) Services *Up to $2,000/lifetime*	See Professional, Inpatient, or Outpatient Services	Not Covered

PRESCRIPTION DRUGS[3]	
Prescription Drug List (formulary)	RxSelect®
Prescription Drug Deductible - *Per Person*	None
Out-of-Pocket Maximum	Combined with medical
Prescription Drugs – *Up to 30-day supply for covered medications*	
Tier 1	$15
Tier 2	$25
Tier 3	25%
Tier 4	50%
Tier 5	30%
Maintenance Drugs – *90-day supply (Mail-Order, Retail90®)*	
Tier 1	$15
Tier 2	$25
Tier 3	25%
Tier 4	50%
Generic Substitution Required	Generic required or must pay copay plus cost difference between name brand and generic

FOOTNOTES

1. Visit **selecthealth.org/findadoctor** to find out whether a provider is a Primary Care or Secondary Care Provider.
2. Frequency and/or quantity limitations apply to some preventive and MMS services.
3. Preauthorization is required for certain services. Benefits may be reduced or denied if you do not preauthorize certain services with out-of-network providers. Please refer to Section 11--" Healthcare Management", in your Certificate of Coverage, for details.
4. All deductible/copay/coinsurance amounts are based on the allowed amounts and not on the providers billed charges. Out-of-network Providers or Facilities have not agreed to accept the allowed amount for Covered Services. When this occurs, you are responsible to pay for any charges that exceed the amount that SelectHealth pays for Covered Services, sometimes referred to as balance billing. These fees are called Excess Charges, and they do not apply to your Out-of-Pocket Maximum.
5. SelectHealth provides a $4,000 adoption indemnity benefit as outlined by the state of Utah. Deductible, copay, or coinsurance listed under the maternity benefit applies and may exhaust the benefits prior to any plan payment.
All covered services obtained outside the United States, except for routine, urgent, or emergency conditions require preauthorization.
For more information, refer to your Certificate of Coverage or Contract or call Member Services at 800-538-5038 weekdays, from 7:00 a.m. to 8:00 p.m., and Saturdays, from 9:00 a.m. to 2:00 p.m. TTY users should call 711.

PREMIER ACCESS

Your Dental Plan

Strawberry Bay Recreation – Plus Plan 6

	PCN**	PPO**	Non Network
Class I/Preventive- Cleanings, Exams, Fluoride, Emergency Pain, Radiographs - Periapical, Radiographs - Bitewings, Radiographs - FMX	100%	100	100%
Class II/Basic- Sealants, Space Maintainers, Restorations (Amalgams & Anterior Resin), Restorations (Posterior Resin), Simple Extractions, Surgical Extractions, Oral Surgery, Endodontics, Periodontal Maintenance, Non-Surgical Periodontics, Surgical Periodontics, Stainless Steel Crowns_(<19), Anesthesia, Specialist Consultations	90%	80%	80%
Class III/ Major- Inlays, Onlays, Crowns, Crown Repairs, Bridges, Dentures, Bridge and Denture Repairs, Implants	60%	50%	50%*
Calendar Year Deductible (3 per family) Waived for Preventive	$25 Yes	$50 Yes	$50 Yes
Calendar Year Maximum	$1,800	$1,800	$1,800
Class IV/ Orthodontia	50% Child & Adult		
Ortho Lifetime Maximum	$1,000		
Waiting Period	No Benefit Waiting Period for Major & Ortho Services for those with similar PRIOR group coverage.***		

*Charges in excess of our Maximum Covered Fee will not be considered covered under this policy.
**Premier Access does not guarantee all services can be rendered by a contracted PCN or PPO provider. You may be subject to a deductible and coinsurance for an out of network Specialist.
***With no current similar group coverage: 12 month wait for Major Services

Information

How It Works

The Dental Program offered is administered by Premier Access Insurance Company, a national carrier and widely accepted dental plan.

What is important to know about your dental plan is that you may see any dentist. Although, there are PCN (Premier Choice Network) and PPO provider lists available, and the benefits are enhanced if you elect to use either network, you may elect to see the dentist of your choice without penalty. Using the PCN or PPO providers, you maximize your benefits and reduce your out-of-pocket costs.

The PPO dentists offer discounted care (about 30%) and the plan normally pays a higher level of benefit when using an in-network provider. Additionally, the PCN/PPO dentist cannot "balance bill" you for amounts greater than the contracted rate.

Out-of-State Network and Claims

The Premier Access Dental network is available to eligible members outside the State of California, with over 110,000 dentists to choose from. A complete provider listing is available on the internet at: www.premierlife.com. It is important that you confirm with your dentist at the time of treatment that they are participating in the Premier Access network. For a dentist near you call 888.715.0760.

Please check your Certificate of Insurance for a description of coverage, limitations and exclusions under the plan. Some services require prior authorization.

Premier Access Claim Dept. P.O. Box 659010	Member Services Line **888.715.0760**	On the Web www.premierlife.com

Sacramento, Ca. 95865-9010		

How to Reach Us