

**Asuris Emerge HSA Plan (50/50/50) Highlights**



The Asuris Emerge HSA Plan is a simple way to pay for life's medical expenses. It's a comprehensive health plan and a tax-free savings account all rolled into one. You get broad medical coverage, support and guidance from an HSA specialist plus rewards for healthy living. This plan offers optional dental packages. For details see the Optional Benefits Available section.

<b>Annual Maximum</b>	<b>\$2,000,000 Annual Maximum</b>
<b>Calendar Year Deductible</b> Applies to all covered expenses except where noted	Deductible per calendar year <b>\$2,000 or \$3,500</b> for single coverage <b>\$4,000 or \$7,000</b> for family coverage  Family coverage: no one family member is eligible for benefits until the entire family deductible is met.
<b>Calendar Year Out-of-Pocket Maximum</b> Out-of-pocket maximum amount per calendar year, including deductible, applies to all covered expenses. When the out-of-pocket maximum is reached, this plan provides benefits at 100% of the allowed amount for the remainder of the calendar year	Out-of-Pocket Maximum per calendar year <b>\$5,000</b> for single coverage <b>\$10,000</b> for family coverage  Family coverage: no one family member is eligible for 100% coverage until the entire family out-of-pocket maximum is met.

Covered Services	Emerge HSA Plan		
	Category 1 (Preferred)	Category 2 (Participating)	Category 3 (Non-contracted) (Member may be responsible for any provider costs above the Category 3 allowed amount)
	Member Responsibility Coinsurance applies after deductible is met and until out-of-pocket maximum is reached.		
<b>Professional Services</b> Office and inpatient services and supplies			
<b>Hospital Services/Ambulatory Surgical Center</b> Inpatient and outpatient services and supplies	50%	50%	50%
<b>Complex Outpatient Imaging (CT Scan, MRI, PET, MRA, SPECT, Bone Density)</b>			
<b>Emergency Room Services</b>			
<b>Preventive Care and Immunizations</b> Not subject to the deductible	0%	0%	50%

Covered Services	Emerge HSA Plan		
	Category 1 (Preferred)	Category 2 (Participating)	Category 3 (Non-contracted) (Member may be responsible for any provider costs above the Category 3 allowed amount)
	Member Responsibility Coinsurance applies after deductible is met and until out-of-pocket maximum is reached.		
<b>Home Health</b> 130 visits per calendar year	50%	50%	50%
<b>Hospice</b> Respite care limited to 14 days inpatient/outpatient per lifetime			
<b>Mental Health Treatment</b>			
<b>Acupuncture</b> Six visits per calendar year			
<b>Spinal Manipulations</b> 10 spinal manipulations per calendar year			
<b>Rehabilitation Services</b> Inpatient: 10 days per calendar year Outpatient: 25 visits per calendar year			
<b>Skilled Nursing Facility</b> 30 inpatient days per calendar year			
<b>Prescription Medications:</b> Subject to medical deductible. Generics only except for brand medications required by law.  Retail or Mail Order: Up to 90 day supply for covered prescription medications.	50%		
	We cover certain preventive medications according to United States Preventive Services Task Force (USPSTF) guidelines at 100%, no deductible at participating pharmacies only. Member must have a prescription.		

Optional Benefits Available	
Covered Services	Emerge HSA Plan Member Responsibility
<b>Dental Rewards Option</b> When you incur services less than \$750, you may be rewarded with an additional benefit of \$250 the following year, not to exceed at total benefit of \$1,500. Waiting Periods: 6 months for Basic Services and 12 months for Major Services.	No deductible and 0% for Preventive dental care \$50 deductible per calendar year for Basic and Major Care 20% for Basic care 50% for Major care
<b>Dental Option II</b> Dollar-Based Dental Plan Waiting Periods: 6 months for all covered services \$750 per calendar year maximum benefit (Preventive, Basic and Major services combined)	No deductible 0% for the first \$200 of covered services then 50% up to the annual maximum

Additional Information	
<b>Preventive Care</b>	Preventive services and immunizations are covered according to guidelines set forth by the United States Preventive Services Task Force (USPSTF), Centers for Disease Control and Prevention (CDC) and Health Resources and Services Administration (HRSA).
<b>Waiting Periods</b>	No benefits are provided for treatment relating to a transplant until the member has been covered under this or a prior plan for 12 consecutive months. There is a nine month waiting period that must be met prior to benefits being available for pre-existing conditions. Members may receive credit from prior medical coverage. Pre-existing condition waiting periods do not apply to Members up to age 19.
<b>Outside the Service Area</b>	Through arrangements with our affiliates in Washington, Oregon, Idaho and Utah, members can access all levels of providers and payment in those states as if in the home service area. Outside those four states, members have the security of knowing they can access providers across the country. Through the Asuris Preferred Network, members receive Category 1 coverage with thousands of providers nationwide, discounted services, balanced-billing protection, and nationwide provider search capability. When you're an Asuris Northwest Health member, you take your benefits with you.

### General Medical Exclusions

Coverage is not provided for any of the following, including direct complications or consequences that arise from:

- **Breast Reduction, Eye Lid Surgery and Varicose Vein Surgery.**
- **Chemical Dependency Treatment.**
- **Cosmetic/Reconstructive Services and Supplies** except for reconstruction for functional injury and disease, to treat a congenital anomaly, and for breast reconstruction following a medically necessary mastectomy to the extent required by law.
- **Counseling** in the absence of illness.
- **Custodial Care:** Non-skilled care and helping with activities of daily living.
- **Fees, Taxes, Interest:** Charges for shipping and handling, postage, interest, or finance charges that a provider might bill; except sales taxes for durable medical equipment and mobility enhancing equipment.
- **Government Programs:** Benefits that are covered, or would be covered in the absence of this plan, by any federal, state or governmental program.
- **Hospitalization for Dentistry.**
- **Infertility** except to the extent covered services are required to diagnose such condition
- **Investigational Services:** Treatment or procedures (health interventions) and services, supplies, and accommodations provided in connection with investigational treatments or procedures.
- **Maternity Care:** Maternity benefits, including complications of pregnancy.
- **Medications without a Prescription Order.**
- **Military Service Related Conditions:** The treatment of any condition caused by or arising out of a member's active participation in a war or insurrection or conditions incurred in or aggravated during performance in the Uniformed Services.
- **Motor Vehicle Coverage and Other Insurance Liability.**
- **Neurodevelopmental Therapy Services.**
- **Non-Direct Patient Care** including appointments scheduled and not kept, charges for preparing medical reports, itemized bills or claim forms, and visits or consultations that are not in person, including telephone consultations and email exchanges.
- **Obesity or Weight Reduction/Control:** Medical treatment, medication, surgical treatment (including reversals), programs, or supplies that are intended to result in or relate to weight reduction, regardless of diagnosis.
- **Orthognathic Surgery** except for congenital conditions, injury, and sleep apnea.
- **Orthotics** except for diabetic orthotics.
- **Personal Comfort Items:** Items that are primarily for comfort, convenience, cosmetics, environmental control, or education
- **Physical Exercise Programs and Equipment** including hot tubs or membership fees at spas, health clubs, or other such facilities; applies even if the program, equipment, or membership is recommended by the member's provider.
- **Private Duty Nursing** including ongoing shift care in the home.
- **Riot, Rebellion and Illegal Acts:** Services and supplies for treatment of an illness, injury or condition caused by a member's voluntary participation in a riot, armed invasion, or aggression, insurrection, or rebellion or sustained by a member while committing an illegal act or felony.
- **Routine Foot Care** including treatment of corns and calluses and trimming of nails.
- **Routine Hearing Care:** Routine hearing examinations, programs, or treatment for hearing loss including hearing aids (externally worn or surgically implanted) and the surgery and services necessary to implant them, except for cochlear implants.
- **Routine Vision Exam and Hardware.**
- **Self-Help, Self-Care, Training, or Instructional Programs** including childbirth classes, diet and weight monitoring services and instruction programs, including those to learn how to stop smoking and programs that teach a person how to use durable medical equipment or how to care for a family member.
- **Services and Supplies Provided by a Member of Your Family.**
- **Services and Supplies That Are Not Medically Necessary.**
- **Services to Alter Refractive Character of the Eye.**
- **Sexual Reassignment Treatment and Surgery:** Treatment, surgery, and counseling services for sexual reassignment.
- **Sexual Dysfunction:** Regardless of cause, except for counseling provided by covered, licensed mental health practitioners.
- **Third-Party Liability:** Services and supplies for treatment of illness or injury for which a third party is or may be responsible
- **Temporomandibular Joint Disorders (TMJ) Treatment.**
- **Travel and Transportation Expenses** other than covered ambulance services.
- **Work-Related Conditions** except for subscribers and spouses who are owners, partners, or corporate officers and are exempt from state or federal workers' compensation law.

This is a brief summary of benefits; it is not a certificate of coverage. All benefits must be medically necessary. For full coverage provisions, refer to the contract.