

SUMMARY OF BENEFITS ASURIS HSA HEALTH PLAN



For medically necessary services rendered by a Preferred Plan, participating, or recognized provider in the service area, the benefits of this plan will be provided at the percentage of the allowed amount as specified below after the deductible has been met. Unless specified otherwise, all benefits are subject to the annual deductible in addition to any coinsurance.

Benefits	Preferred Plan Provider	Participating/ Recognized Provider
Lifetime Maximum	\$2,000,000 per member	
Professional Services Including diagnostic x-ray and laboratory	80%	60%
	(unless otherwise specified)	
Hospital Facility (Inpatient & Outpatient) Including diagnostic x-ray and laboratory	80%	60%
Acupuncture 12 visits per calendar year maximum	80%	60%
Ambulance Services**	80%	80%
Blood Bank**	80%	80%
Chemical Dependency	80%	60%
Growth Hormone \$20,000 per calendar year maximum	80%	60%
Home Health and Hospice Home health - 130 visits per calendar year maximum Hospice - 6 month maximum	80%	80%
Home Medical Equipment, Prostheses and Orthotics	80%	60%
Home Phototherapy	80%	80%
Hospitalization for Dental Services \$1,000 per calendar year maximum No benefits provided for charges of a dentist	80%	60%
Mammography	80%	60%
Maternity (provided for the subscriber or spouse)	same as any other condition	
Mental Disorders	80%	60%
Neurodevelopmental Therapy (for children age 6 and under) \$1,500 per calendar year maximum	80%	60%
Occupational Injury (provided for the subscriber only) \$250,000 lifetime maximum	80%	60%
Phenylketonuria (PKU) Formulas	80%	80%
Prescription Drugs Services provided only by participating providers	80%	

Preventive Care (not subject to deductible)	80%	60%
Prostate Cancer Screening	80%	60%
Rehabilitation Inpatient - \$30,000 per condition Outpatient - \$1,500 per calendar year maximum	80%	60%
Repair of Teeth** \$1,000 per occurrence	80%	80%
Skilled Nursing Facility 90 days per calendar year maximum	80%	80%
Special Equipment and Supplies	80%	80%
Spinal Manipulations 10 spinal manipulations per calendar year	80%	60%
Temporomandibular Joint Disorders (TMJ) \$1,000 per calendar year maximum; \$5,000 lifetime maximum	80%	60%
Transplants \$350,000 lifetime maximum	80%	60%

** At this time, these services are provided only by recognized providers.

Annual Deductible: Refer to your benefits brochure for your specific deductible amount. Family deductible applies when the subscriber and one or more dependents are enrolled.

Annual Out-of-Pocket Amount: \$5,000 Member/\$10,000 Family. The total amount of coinsurance and deductible amount you, or you and your family, are responsible to pay during a calendar year for covered services, after which the plan will provide benefits at 100 percent of the allowed amount for the remainder of that calendar year for the services of Preferred Plan or out-of-area providers only, unless otherwise specified. Services provided by participating or recognized providers do not apply toward the annual out-of-pocket maximum. Any balances of charges not covered by this plan will be your, or you and your family's, responsibility to pay. The family out-of-pocket amount applies when the subscriber and one or more dependents are enrolled. Prior to benefits being paid for any family member at 100%, the entire family out-of-pocket maximum must be met.

Emergency Care in the Service Area: In the event of a medical emergency, treatment by a participating or recognized provider will be provided for a 24-hour period or for such additional time as is reasonably required to come under the care of a Preferred Plan provider. Emergency benefits will be provided at the level specified for a Preferred Plan provider. Benefits for recognized providers will be based on the recognized provider's actual charge for the service.

Care Outside the Service Area: All care received outside the service area, whether or not a medical emergency, will be covered at 80% of the allowed amount. Any balances of charges not covered by this plan will be your, or you and your family's, responsibility.

Cost Containment Provisions: All hospital and skilled nursing facility admissions must be medically necessary. When outside the service area, preadmission approval should be obtained to ensure that full plan benefits will be provided.

Waiting Periods: No benefits are provided for treatment relating to a transplant until you have been covered under this medical plan for six consecutive months. There is a preexisting condition waiting period that must be met prior to benefits being available. Refer to your benefits brochure for details regarding this waiting period. Maternity benefits and PKU benefits are not subject to the waiting periods of this plan.

This is a brief summary of benefits; it is not a certificate of coverage. For full coverage provisions, including a description of waiting periods, limitations, and exclusions, refer to your benefits brochure and the contract on file with your group. myAsuris.com is designed to advise you on health care and lifestyle options, navigate you through the health care system, and reward you who make healthy choices. Go to www.myAsuris.com and view claims; get fitness and nutrition tips; learn about medical conditions, medications and formulary information; search for doctors; and research cost and care options.