

[COMPANY NAME]
INDIVIDUAL MARKET
[Standard Silver Plan – 70%]
SCHEDULE OF BENEFITS

| Deductible and Out-of-Pocket Maximum | In-Network (INET) Member Pays | Out-of-Network (OON) Member Pays |
|--|--|--|
| Plan Deductible <i>Individual</i> | \$5,000 per member | \$10,000 per member |
| <i>Family</i> | \$10,000 per family | \$20,000 per family |
| Separate Prescription Drug Deductible <i>Individual</i> | \$250 per member | \$500 per member |
| <i>Family</i> | \$500 per family | \$1,000 per family |
| Out-of-Pocket Maximum <i>Individual</i> | \$9,100 per member | \$18,200 per member |
| <i>Family</i> (Includes deductible, copayments and coinsurance) | \$18,200 per family | \$36,400 per family |
| Benefits | In-Network (INET) Member Pays | Out-of-Network (OON) Member Pays |
| Provider Office Visits | | |
| Adult / Pediatric Preventive Visit | No Cost | 40% coinsurance per visit |
| Primary Care Provider Office Visits (includes services for illness, injury, follow-up care and consultations) | \$40 copayment per visit | 40% coinsurance per visit after OON plan deductible is met |
| Specialist Office Visits | \$60 copayment per visit | 40% coinsurance per visit after OON plan deductible is met |
| Mental Health and Substance Abuse Office Visit | \$40 copayment per visit | 40% coinsurance per visit after OON plan deductible is met |
| Outpatient Diagnostic Services | | |
| Advanced Radiology (CT/PET Scan, MRI) | \$75 copayment per service up to a combined annual maximum of \$375 for MRI and CAT scans; \$400 for PET scans | 40% coinsurance per service after OON plan deductible is met |
| Laboratory Services | \$20 copayment per service | 40% coinsurance per service after OON plan deductible is met |

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|--|--|--|
| Non-Advanced Radiology (X-ray, Diagnostic) | \$40 copayment per service after INET plan deductible | 40% coinsurance per service after OON plan deductible is met |
| Mammography Ultrasound | \$20 copayment per service | 40% coinsurance per service after OON plan deductible is met |
| *Prescription Drugs – Retail Pharmacy (30-day supply per prescription) | | |
| Tier 1 | \$10 copayment per prescription | 40% coinsurance per prescription after OON prescription drug deductible is met |
| Tier 2 | \$45 copayment per prescription after INET prescription drug deductible is met | 40% coinsurance per prescription after OON prescription drug deductible is met |
| Tier 3 | \$70 copayment per prescription after INET prescription drug deductible is met | 40% coinsurance per prescription after OON prescription drug deductible is met |
| Tier 4 | 20% coinsurance up to a maximum of \$200 per prescription after INET prescription drug deductible is met | 40% coinsurance per prescription after OON prescription drug deductible is met |
| Outpatient Rehabilitative and Habilitative Services | | |
| Speech Therapy (40 visits per calendar year limit combined for Rehabilitative physical, speech, and occupational therapies, separate 40 visits per calendar year limit combined for Habilitative speech, physical and occupational therapies.) | \$30 copayment per visit | 40% coinsurance per visit after OON plan deductible is met |
| Physical and Occupational Therapy (40 visits per calendar year limit combined for Rehabilitative physical, occupational, and speech therapies, separate 40 visits per calendar year limit combined for Habilitative physical, occupational and speech therapies.) | \$30 copayment per visit | 40% coinsurance per visit after OON plan deductible is met |

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|--|---|---|
| Other Services | | |
| Chiropractic Services (up to 20 visits per calendar year) | \$50 copayment per visit | 40% coinsurance per visit after OON plan deductible is met |
| Diabetic Equipment and Supplies* | 40% coinsurance per equipment/supply | 40% coinsurance per equipment/supply after OON plan deductible is met |
| Durable Medical Equipment (DME) | 40% coinsurance per equipment/supply | 40% coinsurance per equipment/supply after OON plan deductible is met |
| Home Health Care Services (up to 100 visits per calendar year) | No Cost | 25% coinsurance per visit after separate \$50 deductible is met |
| Outpatient Services (in a hospital or ambulatory facility) | \$500 copayment per visit after INET plan deductible is met at an Outpatient Hospital Facility \$300 copayment per visit after INET plan deductible is met at an Ambulatory Surgery Center | 40% coinsurance per visit after OON plan deductible is met |
| Inpatient Hospital Services | | |
| Inpatient Hospital Services (including mental health, substance abuse, maternity, hospice and skilled nursing facility* and all IP settings) *(skilled nursing facility stay is limited to 90 days per calendar year) | \$500 copayment per day to a maximum of \$2,000 per admission after INET plan deductible is met | 40% coinsurance per admission after OON plan deductible is met |
| Emergency and Urgent Care | | |
| Ambulance Services | No Cost | No Cost |
| Emergency Room | \$450 copayment per visit after INET deductible is met | \$450 copayment per visit after INET deductible is met |
| Urgent Care Centers | \$75 copayment per visit | 40% coinsurance per visit after OON plan deductible is met |

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| Pediatric Dental Care (for children under age 26) | | |
| Diagnostic & Preventive | No Cost | 50% coinsurance per visit after OON plan deductible is met |
| Basic Services | 40% coinsurance per visit | 50% coinsurance per visit after OON plan deductible is met |
| Major Services | 50% coinsurance per visit | 50% coinsurance per visit after OON plan deductible is met |
| Orthodontia Services (medically necessary only) | 50% coinsurance per visit | 50% coinsurance per visit after OON plan deductible is met |
| Pediatric Vision Care | | |
| Prescription Eyeglasses (one pair of frames and lenses or contact lens per calendar year) | Lenses: \$0; Collection frame: \$0; Non-collection frame: members choosing to upgrade from a collection frame to a non-collection frame will be given a credit substantially equal to the cost of the collection frame and will be entitled to any discount negotiated by the carrier with the retailer. | 50% coinsurance per visit after OON plan deductible is met |
| Routine Eye Exam by Specialist (one exam per calendar year) | \$60 copayment per visit | 40% coinsurance per visit after OON plan deductible is met |

**[This is a brief description of the member cost sharing for this plan design. It is intended as a reference for health insurance carriers that will be offering plans through AHCT in the Individual Market for Plan Year 2023 to assist in preparing form filings to the Connecticut Insurance Department (CID). Member documents must be reviewed and approved by the CID, and these will contain a complete description of plan benefits. This includes any applicable state regulations, including maximum copays for insulin and non-insulin medications and diabetes devices, including diabetic ketoacidosis devices, used in the medically necessary treatment of diabetes.]*