

Stop Loss Provided By:



<b>TRU FREEDOM 2500-80/20</b>	
<b>PLAN BENEFITS</b>	
<b>Physician Office Visit - Primary Care Physician (PCP)</b> You Chose Your Physician <b>Physician Office Visit - Specialty Care Physician (SCP)</b> You Chose Your Specialist	You pay \$30 per visit copay, then Plan pays 100%
<b>Telehealth Services</b> <a href="http://www.1800md.com">www.1800md.com</a> (1-800-530-8666) Board Certified Physicians, diagnosis, treatment and prescriptions thru telephone and video consultations available 24 hours a day, 7 days a week. 70% of all urgent care and emergency room visits are unnecessary and expensive.	You pay \$0 per consultation, Plan pays 100%
<b>Urgent Care Visit</b> All Services including Lab and X-ray	You pay \$60 per visit copay, then Plan pays 100%
<b>Preventative Care</b>	Plan Pays 100% no copay, no deductible
<b>Preventative Services</b>	Plan Pays 100% no copay, no deductible
<b>Immunizations</b>	Plan Pays 100% no copay, no deductible
<b>PPACA Women's Health</b> Includes contraceptive devices and surgical services such as tubal ligation (except reversals).	Plan Pays 100% no copay, no deductible
<b>Coinsurance</b>	After the Plan Deductible, You pay 20% Plan pays 80%
<b>Plan Year Deductible (Embedded)</b> - Benefits for an individual within a family are paid once the individual deductible has been met. Copays always apply before plan deductible and coinsurance.	\$2,500 Individual \$5,000 Family
<b>Out-of-Pocket Annual Maximum</b> - Medical copays apply towards the out-of-pocket maximums. Medical deductibles apply towards the out-of-pocket maximums.	\$7,350 Individual \$14,700 Family
<b>Lifetime Maximum</b>	Unlimited Per Individual
<b>Hospital Emergency Room (ER)</b> All services rendered apply to ER including Lab and X-ray.	You pay per visit \$600 copay for facility plus \$600 for physician (copays waived if admitted), then You pay 20%, Plan pays 80%
<b>Ambulance - Ground</b>	after the plan deductible, You pay 20% Plan pays 80%
<b>Ambulance - Air</b>	after the plan deductible, Plan pays 80% Limit \$7,500 maximum per trip for air ambulance
<b>Office Surgery - PCP</b>	You pay \$30 per visit copay, then Plan pays 100%
<b>Office Surgery - SCP</b>	You pay \$75 per visit copay, then Plan pays 100%
<b>Other Office Services - Lab, X-ray and Imaging</b> (e.g. MRI, MRA, PET, CT-Scan, Nuclear medicine)	You pay \$30 per visit copay, then Plan pays 100%
<b>Independent Facility - Lab, X-rays &amp; Imaging</b> (e.g. MRI, MRA, PET, CT-Scan, Nuclear medicine)	after the plan deductible, You pay 20% Plan pays 80%
<b>Allergy Treatment</b>	You pay \$30 copay per visit for Testing and Injections You pay \$100 copay per visit for Serum then Plan pays 100%
<b>Durable Medical Equipment</b> Includes external prosthetic appliances	after the plan deductible, You pay 20% Plan pays 80%
<b>TMJ</b> Temporomandibular joint dysfunction	after the plan deductible, Plan pays 80% Limit \$1,000 maximum lifetime benefit

<b>HOSPITAL SERVICES</b>	
<b>Inpatient Hospital Services</b> Pre-admission Certification REQUIRED unless an emergency	after the plan deductible, You pay 20% Plan pays 80%
<b>Inpatient Professional Services</b> For services performed by surgeons, radiologists, pathologists, hospital based physicians and anesthesiologists (assistants at 20% of primary)	after the plan deductible, You pay 20% Plan pays 80%
<b>Outpatient Hospital/Facility Services</b>	after the plan deductible, You pay 20% Plan pays 80%
<b>Outpatient Professional Services</b> For services performed by surgeons, radiologists, pathologists, hospital based physicians and anesthesiologists	after the plan deductible, You pay 20% Plan pays 80%
<b>Skilled Nursing Facility</b> 60 days per Plan year maximum	after the plan deductible, You pay 20% Plan pays 80%
<b>Hospice Care</b>	after the plan deductible, You pay 20% Plan pays 80%
<b>Home Health Care</b> 100 visits per Plan year maximum	after the plan deductible, You pay 20% Plan pays 80%
<b>Private Duty Nursing</b> 10 visits per Plan year maximum	after the plan deductible, You pay 20% Plan pays 80%
<b>Epidural Injections</b> 10 visits per Plan year maximum	after the plan deductible, You pay 20% Plan pays 80%
<b>MENTAL HEALTH AND SUBSTANCE ABUSE DISORDER</b>	
<b>Inpatient Mental Health</b> Includes residential treatment	after the plan deductible, You pay 20% Plan pays 80%
<b>Inpatient Substance Abuse</b> Includes residential treatment	after the plan deductible, You pay 20% Plan pays 80%
<b>Outpatient Mental Health</b>	You pay \$60 per visit copay, then Plan pays 100%
<b>Outpatient Substance Abuse</b>	You pay \$60 per visit copay, then Plan pays 100%
<b>THERAPY SERVICES</b>	
<b>Outpatient Physical Therapy</b> 20 visits per Plan year maximum	after the plan deductible, You pay 20% Plan pays 80%
<b>Outpatient Speech Therapy</b> 20 visits per Plan year maximum	after the plan deductible, You pay 20% Plan pays 80%
<b>Outpatient Occupational Therapy</b> 20 visits per Plan year maximum	after the plan deductible, You pay 20% Plan pays 80%
<b>Non-Surgical Treatment of the Spine/Chiropractic Services</b>	after the plan deductible, Plan pays 80% Limit \$1,000 maximum per Plan year
<b>Prescription Drugs* - Generic/Formulary/Non-Formulary/Specialty</b>	\$20/\$50/\$80/50%; 2 times Mail-order; SEE NOTE

## SAVINGS FOR YOU AND YOUR FAMILY.

No out-of-network increased deductibles, coinsurance and copays.

Freedom to choose your physician, hospital and treatment throughout the United States.

Freedom to choose the prescription drug benefits that accommodates your needs.

Your employer has partnered with a Third Party Administrator to help combat rising healthcare costs by paying hospitals and doctors what is fair and reasonable for health care services, that is known as reference based reimbursement (RBR). Now, when you visit a facility or hospital, the claim will be audited and fairly-priced by removing errors and determining what is a fair market value.

**Please Note:** This schedule applies as indicated in the SPD. *This schedule must be read in conjunction with the entire Summary Plan Description and has no full meaning by itself.*

**Pre-Certification Penalty:** Certain procedures or medical care require pre-certification in order to qualify for full benefits. Failure to pre-certify will result in a \$400 penalty per service, procedure or confinement. Please refer to the Pre-Certification section in your SPD for details.

**Emergency Admissions Penalty:** In the case of an Emergency Admission, the member must call the toll-free number listed on the medical identification card within 48 hours after admission or on the next regular business day after the start of treatment, if later. Failure to call will result in a \$250 penalty per occurrence. This penalty will not count toward the plan deductible or towards the Out-of-pocket limit.

**Plan Year Deductible** - An individual with family coverage will only be required to meet the individual deductible amount before the coinsurance begins. Deductible does not apply to Preventive Care Provisions.

**Copayments** - Copayment, if any, does not apply towards deductibles or coinsurance but does apply to maximum out-of-pocket limits.

**Coinsurance** - is the share of the cost of a covered service, calculated as a percent of the allowed amount of the service.

**Out-of-Pocket Maximum** - All allowed deductibles, coinsurance, copayments and pre-certification penalties apply to the Out-of-Pocket Maximum. An individual with family coverage will only be required to meet the individual out-of-pocket maximum.

**Office Visits** - These charges are billed by the physician for time spent with the patient. Office visits do not include charges for diagnostic, surgical, or medical procedures performed by the physician.

**Mental Health and Substance Abuse coverage** - These benefits exclude counseling for behavioral disorders.

**Therapies** - Physical, Occupational and Speech Therapy covered if performed in provider's office or non-hospital based facility only.

**Outpatient Hospital/Facility Services** - These include miscellaneous medical procedures & supplies, diagnostic & therapeutic procedures and surgery at a freestanding surgery center, or outpatient hospital (when approved).

\* **Prescription Drugs** - You pay the difference if a generic is available, even if doctor requested otherwise. Copays shown are per