# Alliance Health and Life Insurance Company (Alliance)

Exclusive Provider Organization (EPO)

## Summary of Benefits

**PP001744 / XR001668**

### Health Care Services

<table>
<thead>
<tr>
<th>Plan Attributes</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Care Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$500 Individual; $1,000 Family</td>
<td>N/A</td>
<td>Deductible does not include copays or coinsurance. Deductible applies to the annual Out-of-Pocket Maximum.</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>0%</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Coinsurance Maximum</strong></td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td>$3,000 Individual; $6,000 Family</td>
<td>N/A</td>
<td>These values do not accumulate: Premiums, balance-billed charges, and health care this plan doesn't cover. All other cost sharing accumulates unless otherwise specified.</td>
</tr>
</tbody>
</table>

### Preventive Services

- **Office Visit / Physical Exam / Well Baby Exam**
  - Covered - Deductible does not apply
  - N/A

- **Related Laboratory and Radiology Services**
  - Covered - Deductible does not apply
  - N/A

- **Pap Smear, Mammogram, Tubal Ligation**
  - Covered - Deductible does not apply
  - N/A

- **Immunizations**
  - Covered - Deductible does not apply
  - N/A

### Outpatient & Physician Services

- **Primary Care Office Visit**
  - $30 Copay - Deductible does not apply
  - N/A

- **Telehealth Visit**
  - $30 Copay - Deductible does not apply
  - N/A

- **Specialist Office Visit**
  - $40 Copay - Deductible does not apply
  - N/A

- **Routine Audiology Exam**
  - Covered - Deductible does not apply
  - N/A

- **Routine Eye Exam**
  - Covered - Deductible does not apply
  - N/A

- **Chiropractic Services**
  - $40 Copay - Deductible does not apply
  - N/A

- **Allergy Treatment**
  - Covered after deductible
  - N/A

- **Allergy Injections**
  - Covered after deductible
  - N/A

- **Laboratory & Pathology**
  - Covered after deductible
  - N/A

- **Imaging MRI, CT & PET Scans**
  - Covered after deductible
  - N/A

- **Radiology (X-ray)**
  - Covered after deductible
  - N/A

- **Radiation Therapy & Chemotherapy**
  - Covered after deductible
  - N/A

- **Dialysis**
  - Covered after deductible
  - N/A

- **Ambulatory Surgical Center**
  - Covered after deductible
  - N/A

- **Professional Surgical and Related Services**
  - Covered after deductible
  - N/A

### Outpatient Surgical Services

- **Outpatient Surgery**
  - Covered after deductible
  - N/A

- **Facility Fee**
  - Covered after deductible
  - N/A

- **Physician Services, Surgery, Therapy, Laboratory, Radiology, Hospital Services and Supplies**
  - Covered after deductible
  - N/A

- **Bariatric Surgery and Related Services**
  - $1,000 Copay after deductible
  - N/A

### Inpatient Hospital Services

- **Facility Fee**
  - Covered after deductible
  - N/A

- **Physician Services, Surgery, Therapy, Laboratory, Radiology, Hospital Services and Supplies**
  - Covered after deductible
  - N/A

- **Bariatric Surgery and Related Services**
  - $1,000 Copay after deductible
  - N/A

### Emergency/Urgent Care

- **Emergency Room Care**
  - $150 Copay - Deductible does not apply

- **Emergency Medical Transportation**
  - Covered - Deductible does not apply

### Inpatient Hospital Services

- **Facility Fee**
  - Covered after deductible
  - N/A

- **Physician Services, Surgery, Therapy, Laboratory, Radiology, Hospital Services and Supplies**
  - Covered after deductible
  - N/A

- **Bariatric Surgery and Related Services**
  - $1,000 Copay after deductible
  - N/A

One procedure per lifetime
## Maternity Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage</th>
<th>N/A</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Prenatal Office Visits</td>
<td>Covered - Deductible does not apply</td>
<td>N/A</td>
<td>Covered under Preventive Services. For non-routine visits see Specialist Office Visit.</td>
</tr>
<tr>
<td>Routine Postnatal Office Visits</td>
<td>Covered - Deductible does not apply</td>
<td>N/A</td>
<td>Covered under Preventive Services. For non-routine visits see Specialist Office Visit.</td>
</tr>
<tr>
<td>Labor Delivery and Newborn Care</td>
<td>See Inpatient Hospital Services</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

## Mental Health & Substance Use Disorder

### Inpatient Services
- See Inpatient Hospital Services
- N/A

### Outpatient Services
- $30 Copay - Deductible does not apply
- N/A

## Other Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage</th>
<th>N/A</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Care</td>
<td>Covered after deductible</td>
<td>N/A</td>
<td>Does not include Rehabilitation Services. Up to 100 visits per benefit period.</td>
</tr>
<tr>
<td>Hospice Care</td>
<td>Covered after deductible</td>
<td>N/A</td>
<td>Up to 210 days per lifetime.</td>
</tr>
<tr>
<td>Skilled Nursing Care</td>
<td>Covered after deductible</td>
<td>N/A</td>
<td>Up to 100 days per benefit period.</td>
</tr>
<tr>
<td>Durable Medical Equipment; Prosthetics &amp; Orthotics</td>
<td>50% Coinsurance after deductible</td>
<td>N/A</td>
<td>Covered for approved equipment only.</td>
</tr>
</tbody>
</table>

### Hearing Aid Hardware
- $0 Copay per Hearing Aid for Value Technology Hearing Aids - Deductible does not apply
- $689 Copay per Hearing Aid for Basic Technology Hearing Aids - Deductible does not apply
- $989 Copay per Hearing Aid for Prime Technology Hearing Aids - Deductible does not apply
- $1,539 Copay per Hearing Aid for Advanced Technology Hearing Aids - Deductible does not apply
- $2,039 Copay per Hearing Aid for Premium Technology Hearing Aids - Deductible does not apply
- N/A
- Through a NationsHearing Provider only. Limited to 2 Hearing Aids per Benefit Period. Copays do not count toward the Out-of-Pocket Limit.

### Rehabilitation Services: Physical, Occupational, and Speech Therapy
- $40 Copay - Deductible does not apply
- N/A
- May be rendered at home. Up to 60 combined visits per benefit period.

### Habilitation Services: Physical, Occupational, and Speech Therapy
- $40 Copay - Deductible does not apply
- N/A
- Limited to services associated with the treatment of Autism Spectrum Disorders through age 18. Covered for authorized services only.

### Applied Behavioral Analysis
- $30 Copay - Deductible does not apply
- N/A
- Limited to services associated with the treatment of Autism Spectrum Disorders through age 18. Covered for authorized services only.

### Voluntary Sterilizations
- See Outpatient Surgical Services
- N/A
- Limited to vasectomy.

### Infertility Services
- Covered after deductible
- N/A
- Services for diagnosis, counseling, and treatment of bodily disorders causing infertility. Covered for authorized services only.

### Assisted Reproductive Technologies
- Covered after deductible
- N/A
- One attempt per lifetime

### Temporomandibular Joint Disorder
- Not Covered
- N/A

## Pharmacy (Affiliated pharmacy providers only)

<table>
<thead>
<tr>
<th>Drug Type</th>
<th>Coverage</th>
<th>N/A</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Generic Drugs</td>
<td>$10 Copay 30 day supply, $20 Copay 90 day supply</td>
<td>N/A</td>
<td>A 90-day supply of non-maintenance drugs must be filled at our designated mail order pharmacy. Other exclusions &amp; limitations may apply.</td>
</tr>
<tr>
<td>Preferred Brand Drugs</td>
<td>$10 Copay 30 day supply, $20 Copay 90 day supply</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Non-Preferred Brand Drugs</td>
<td>$40 Copay 30 day supply, $80 Copay 90 day supply</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Preferred Specialty Drugs</td>
<td>$80 Copay 30 day supply at specialty pharmacy only</td>
<td>N/A</td>
<td>Certain specialty drugs may be approved for 60 or 90 days. In this case, if a copay or max is shown for specialty drugs, you will pay two times that amount for up to 60 days, three times that amount for up to 90 days.</td>
</tr>
<tr>
<td>Non-Preferred Specialty Drugs</td>
<td>$80 Copay 30 day supply at specialty pharmacy only</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

- In case of conflict between this summary and your EPO Group Health Insurance Policy and Riders, the terms and conditions of the EPO Group Health Policy and Riders will govern.
- Elective hospital admissions require that Alliance be notified prior to the admission. Alliance must be notified within 48 hours after any emergency hospital admission. Failure to notify Alliance could result in a reduction or denial of benefits.
- Some services require prior authorization. Failure to obtain prior authorization before services are received could result in a reduction or denial of benefits.
- Students away at school are covered for acute illness and injury related services according to Alliance criteria.
- EPO plans are offered through Alliance Health and Life Insurance Company, a wholly owned subsidiary of Health Alliance Plan.
- For Outpatient Mental Health & Substance Use Disorder Services delivered via Telehealth, you will pay the lower of either the Outpatient Mental Health & Substance Use Disorder Cost-Share or the Telehealth Cost-Share.