

**Section XXVI**  
**Schedule of Benefits**  
**EmblemHealth Silver Value D**

<p><b>COST-SHARING</b></p> <p><b>Deductible</b></p> <ul style="list-style-type: none"> <li>• Individual</li> <li>• Family</li> </ul> <p><b>Out-of-Pocket Limit</b></p> <ul style="list-style-type: none"> <li>• Individual</li> <li>• Family</li> </ul>	<p><b>Participating Provider Member Responsibility for Cost-Sharing</b></p> <p>\$6,100 \$12,200</p> <p>\$6,100 \$12,200</p>	<p><b>Non-Participating Provider Member Responsibility for Cost-Sharing</b></p> <p>None None</p> <p>Non-Participating Provider services are not Covered except as required for emergency care</p>	
<p><b>OFFICE VISITS</b></p>	<p><b>Participating Provider Member Responsibility for Cost-Sharing</b></p>	<p><b>Non-Participating Provider Member Responsibility for Cost-Sharing</b></p>	<p><b>Limits</b></p>
<p>Primary Care Office Visits (or Home Visits)</p>	<p>3 visits Covered in full, not subject to Deductible</p> <p>After 3 visits, \$35 copayment applies, not subject to Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>See benefit for description</p>
<p>Specialist Office Visits (or Home Visits)</p> <p><b>Referral Required</b></p>	<p>\$70 Copayment not subject to Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>See benefit for description</p>

<b>PREVENTIVE CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<ul style="list-style-type: none"> <li>• Well Child Visits and Immunizations*</li> <li>• Adult Annual Physical Examinations*</li> <li>• Adult Immunizations*</li> <li>• Routine Gynecological Services/Well Woman Exams*</li> <li>• Mammograms, Screening and Diagnostic Imaging for the Detection of Breast Cancer*</li> <li>• Sterilization Procedures for Women*</li> <li>• Vasectomy</li> <li>• Bone Density Testing*</li> </ul>	<p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>See Surgical Services Cost-Sharing</p> <p>Covered in full</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>See benefit for description</p>

<b>PREVENTIVE CARE – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<ul style="list-style-type: none"> <li>• Screening for Prostate Cancer <ul style="list-style-type: none"> <li>• Performed in PCP Office</li> <li>• Performed in Specialist Office</li> </ul> </li> <li>• All other preventive services required by USPSTF and HRSA</li> <li>• *When preventive services are not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA</li> </ul>	<p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>See benefit for description</p>
<b>EMERGENCY CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Pre-Hospital Emergency Medical Services (Ambulance Services)	\$0 Copayment after Deductible	\$0 Copayment after Deductible	See benefit for description
Non-Emergency Ambulance Services  <b>Preauthorization Required</b>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Emergency Department  Copayment waived if admitted to Hospital	\$0 Copayment after Deductible  Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing	\$0 Copayment after Deductible	See benefit for description
Urgent Care Center	\$75 Copayment not subject to Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description

<b>PROFESSIONAL SERVICES and OUTPATIENT CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Acupuncture	\$0 Copayment not subject to Deductible	Non-Participating Provider services are not Covered and You pay the full cost	Twelve (12) visits per Plan Year
Advanced Imaging Services <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> <li>Performed in a Freestanding Radiology Facility</li> <li>Performed as Outpatient Hospital Services</li> </ul> <b>Referral Required</b>	\$70 Copayment not subject to Deductible  \$70 Copayment not subject to Deductible  \$70 Copayment not subject to Deductible	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Allergy Testing and Treatment <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> <li>Performed in a Specialist Office</li> </ul> <b>Referral Required</b>	\$0 Copayment after Deductible  \$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Ambulatory Surgical Center Facility Fee  <b>Preauthorization Required</b>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Anesthesia Services (all settings)	Covered in full	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Autologous Blood Banking  <b>Preauthorization Required</b>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description

<b>PROFESSIONAL SERVICES and OUTPATIENT CARE – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Cardiac and Pulmonary Rehabilitation <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> <li>Performed as Outpatient Hospital Services</li> <li>Performed as Inpatient Hospital Services</li> </ul> <p><b>Preauthorization Required</b></p>	\$0 Copayment after Deductible  \$0 Copayment after Deductible  Included as part of inpatient Hospital service Cost-Sharing	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost  Included as part of inpatient Hospital service Cost-Sharing	See benefit for description
Chemotherapy <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> <li>Performed in a Specialist Office</li> <li>Performed as Outpatient Hospital Services</li> </ul> <p><b>Referral Required</b></p>	\$0 Copayment after Deductible  \$0 Copayment after Deductible  \$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Chiropractic Services	\$70 Copayment not subject Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Clinical Trials <p><b>Preauthorization Required</b></p>	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	See benefit for description

<b>PROFESSIONAL SERVICES and OUTPATIENT CARE – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<p>Diagnostic Testing</p> <ul style="list-style-type: none"> <li>• Performed in a PCP Office</li> <li>• Performed in a Specialist Office <b>Referral Required</b></li> <li>• Performed as Outpatient Hospital Services <b>Referral Required</b></li> </ul>	<p>\$0 Copayment after Deductible</p> <p>\$0 Copayment after Deductible</p> <p>\$0 Copayment after Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>See benefit for description</p>
<p>Dialysis</p> <ul style="list-style-type: none"> <li>• Performed in a PCP Office</li> <li>• Performed in a Specialist Office <b>Referral Required</b></li> <li>• Performed in a Freestanding Center <b>Referral Required</b></li> <li>• Performed as Outpatient Hospital Services <b>Referral Required</b></li> </ul>	<p>\$0 Copayment after Deductible</p> <p>\$0 Copayment after Deductible</p> <p>\$0 Copayment after Deductible</p> <p>\$0 Copayment after Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>See benefit for description</p> <p>Dialysis performed by Non-Participating Providers is limited to 10 visits per calendar year <b>Preauthorization Required</b></p>

<b>PROFESSIONAL SERVICES and OUTPATIENT CARE – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) <ul style="list-style-type: none"> <li>• Performed in a PCP Office</li> <li>• Performed in a Specialist Office</li> <li>• Performed in an Outpatient Facility</li> </ul> <p style="text-align: center;"><b>Preauthorization Required</b></p>	\$0 Copayment after Deductible  \$0 Copayment after Deductible  \$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	Sixty (60) visits per condition per Plan Year. Combined therapies
Home Health Care  <b>Preauthorization Required</b>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	Forty (40) visits per Plan Year

<b>PROFESSIONAL SERVICES and OUTPATIENT CARE – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Infertility Services  <p style="text-align: center;"><b>Preauthorization Required</b></p>	Use Cost-Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory and Diagnostic Procedures)	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Infusion Therapy <ul style="list-style-type: none"> <li>• Performed in a PCP Office</li> <li>• Performed in a Specialist Office <b>Referral Required</b></li> <li>• Performed as Outpatient Hospital Services <b>Referral Required</b></li> <li>• Home Infusion Therapy <b>Preauthorization Required</b></li> </ul>	\$0 Copayment after Deductible  \$0 Copayment after Deductible  \$0 Copayment after Deductible  \$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description    Home infusion counts toward home health care visit limits
Inpatient Medical Visits	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description



<b>PROFESSIONAL SERVICES and OUTPATIENT CARE – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<p>Interruption of Pregnancy</p> <ul style="list-style-type: none"> <li>• Medically Necessary Abortions</li> <li>• Elective Abortions</li> </ul>	<p>Covered in full</p> <p>\$0 Copayment after Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>Unlimited</p> <p>One (1) procedure per calendar Year</p>
<p>Laboratory Procedures</p> <ul style="list-style-type: none"> <li>• Performed in a PCP Office</li> <li>• Performed in a Specialist Office</li> <li>• Performed in a Freestanding Laboratory Facility</li> <li>• Performed as Outpatient Hospital Services</li> </ul>	<p>\$35 Copayment not subject to Deductible</p> <p>\$35 Copayment not subject to Deductible</p> <p>\$35 Copayment not subject to Deductible</p> <p>\$35 Copayment not subject to Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>See benefit for description</p>

<b>PROFESSIONAL SERVICES and OUTPATIENT CARE – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<p>Maternity and Newborn Care</p> <ul style="list-style-type: none"> <li>• Prenatal Care</li> <li>• Prenatal Care provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA</li> <li>• Prenatal Care that is not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA</li> <li>• Inpatient Hospital Services and Birthing Center</li> <li>• Physician and Midwife Services for Delivery</li> <li>• Breastfeeding Support, Counseling and Supplies, Including Breast Pumps</li> <li>• Postnatal Care</li> </ul> <p><b>Preauthorization required for inpatient services; breast pump</b></p>	<p>Covered in full</p> <p>Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing)</p> <p>\$0 Copayment after Deductible</p> <p>\$0 Copayment after Deductible</p> <p>Covered in full</p> <p>Covered in full</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>See benefit for description</p> <p>One (1) home care visit is covered at no Cost-Sharing if mother is discharged from Hospital early</p> <p>Covered for duration of breast feeding</p>
<p>Outpatient Hospital Surgery Facility Charge</p> <p><b>Preauthorization Required</b></p>	<p>\$0 Copayment after Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>See benefit for description</p>

<b>PROFESSIONAL SERVICES and OUTPATIENT CARE – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Preadmission Testing  <b>Preauthorization Required</b>	\$0 Copayment not subject to Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Prescription Drugs Administered in Office  <ul style="list-style-type: none"> <li>• Performed in a PCP Office</li> <li>• Performed in Specialist Office</li> </ul>	Included as part of the PCP office visit Cost-Sharing  Included as part of the Specialist office visit Cost-Sharing	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Diagnostic Radiology Services <ul style="list-style-type: none"> <li>• Performed in a PCP Office</li> <li>• Performed in a Specialist Office</li> </ul> <b>Preauthorization Required</b>  <ul style="list-style-type: none"> <li>• Performed in a Freestanding Radiology Facility</li> <li>• Performed as Outpatient Hospital Services</li> </ul> <b>Preauthorization Required</b>	\$0 Copayment after Deductible  \$0 Copayment after Deductible  \$0 Copayment after Deductible  \$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description

<b>PROFESSIONAL SERVICES and OUTPATIENT CARE – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Therapeutic Radiology Services <ul style="list-style-type: none"> <li>• Performed in a Specialist Office</li> <li>• Performed in a Freestanding Radiology Facility</li> <li>• Performed as Outpatient Hospital Services</li> </ul> <p><b>Referral Required</b></p>	\$0 Copayment after Deductible  \$0 Copayment after Deductible  \$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) <ul style="list-style-type: none"> <li>• Performed in a PCP office</li> <li>• Performed in a Specialist office</li> <li>• Performed in an Outpatient Facility</li> </ul> <p><b>Preauthorization Required</b></p>	\$0 Copayment after Deductible  \$0 Copayment after Deductible  \$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	Sixty (60) visits per condition per Plan Year. Combined therapies. Speech and physical therapy are only Covered following a Hospital stay or surgery.
Second Opinions on the Diagnosis of Cancer, Surgery and Other <p><b>Referral Required</b></p>	\$0 Copayment after Deductible	Non-Participating Provider services are not covered and You pay the full cost  Second opinions on diagnosis of cancer are Covered at participating Cost-Sharing for non-participating Specialist when a Referral is obtained.	See benefit for description

<b>PROFESSIONAL SERVICES and OUTPATIENT CARE – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<p>Surgical Services (including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive and Corrective Surgery; and Transplants)</p> <ul style="list-style-type: none"> <li>• Inpatient Hospital Surgery</li> <li>• Outpatient Hospital Surgery</li> <li>• Surgery Performed at an Ambulatory Surgical Center</li> <li>• Office Surgery <ul style="list-style-type: none"> <li>• Performed in a PCP Office</li> <li>• Performed in a Specialist Office</li> </ul> </li> </ul> <p><b>Preauthorization Required</b></p>	<p>\$0 Copayment after Deductible</p> <p>\$0 Copayment after Deductible</p> <p>\$0 Copayment after Deductible</p> <p>\$0 Copayment after Deductible</p> <p>\$0 Copayment after Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>See benefit for description</p> <p><b>All transplants must be performed at designated Facilities</b></p>
<p>Telemedicine Program</p> <ul style="list-style-type: none"> <li>• Provided by a Telemedicine Physician</li> </ul>	<p>\$0 Copayment not subject to Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>See benefit for description</p>

<b>ADDITIONAL SERVICES, EQUIPMENT and DEVICES</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
ABA Treatment for Autism Spectrum Disorder  <b>Preauthorization Required</b>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Assistive Communication Devices for Autism Spectrum Disorder  <b>Preauthorization Required</b>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Diabetic Equipment, Supplies and Self-Management Education <ul style="list-style-type: none"> <li>• Diabetic Equipment, Supplies and Insulin (30-day supply)</li> <li>• Diabetic Education</li> </ul> <b>Preauthorization Required</b>	\$0 Copayment after Deductible  \$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description

<b>ADDITIONAL SERVICES, EQUIPMENT and DEVICES – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Durable Medical Equipment and Braces  <b>Preauthorization Required</b>	0% Coinsurance after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
External Hearing Aids  <b>Preauthorization Required</b>	0% Coinsurance after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	Single purchase once every three (3) years
Cochlear Implants  <b>Preauthorization Required</b>	0% Coinsurance after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	One (1) per ear per time Covered
Hospice Care  <ul style="list-style-type: none"> <li>• Inpatient</li> <li>• Outpatient</li> </ul> <b>Preauthorization Required</b>	\$0 Copayment after Deductible  \$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	210 days per Plan Year  Five (5) visits for family bereavement counseling
Medical Supplies  <b>Preauthorization Required</b>	0% Coinsurance after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description

<b>ADDITIONAL SERVICES, EQUIPMENT and DEVICES – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Prosthetic Devices <ul style="list-style-type: none"> <li>• External</li> <li>• Internal</li> </ul> <p style="text-align: center;"><b>Preauthorization Required</b></p>	0% Coinsurance after Deductible  Included as part of inpatient Hospital Service Cost-Sharing	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	One (1) prosthetic device, per limb, per lifetime with coverage for repairs and replacements  Unlimited; See benefit for description
<b>INPATIENT SERVICES and FACILITIES</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Inpatient Hospital for a Continuous Confinement (including an Inpatient Stay for Mastectomy Care, Cardiac and Pulmonary Rehabilitation, and End of Life Care)  <p style="text-align: center;"><b>Preauthorization required. However, Preauthorization is not required for emergency admissions or services provided in a neonatal intensive care unit of a Hospital certified pursuant to Article 28 of the Public Health Law..</b></p>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Observation Stay	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Skilled Nursing Facility (including Cardiac and Pulmonary Rehabilitation)  <p style="text-align: center;"><b>Preauthorization Required</b></p>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	(1)[Two hundred (200); Three hundred sixty-five (365)] days per Plan Year
Inpatient Habilitation Services (Physical, Speech and Occupational Therapy)  <p style="text-align: center;"><b>Preauthorization Required</b></p>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	Sixty (60) days per Plan Year. Combined therapies



<b>INPATIENT SERVICES and FACILITIES – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Inpatient Rehabilitation Services (Physical, Speech and Occupational therapy)  <p style="text-align: center;"><b>Preauthorization Required</b></p>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	Sixty (60) days per Plan Year. Combined therapies  Speech and physical therapy are only Covered following a Hospital stay or surgery
<b>MENTAL HEALTH and SUBSTANCE USE DISORDER SERVICES</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Inpatient Mental Health Care for a continuous confinement when in a Hospital (including Residential Treatment)  <p style="text-align: center;"><b>Preauthorization required. However, Preauthorization is not required for emergency admissions.</b></p>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Outpatient Mental Health Care (including Partial Hospitalization and Intensive Outpatient Program Services) <ul style="list-style-type: none"> <li>• Office Visits</li> <li>• All Other Outpatient Services</li> </ul>	\$35 Copayment not subject to Deductible  \$35 Copayment not subject to Deductible	Non-Participating Provider services are not Covered and You pay the full cost  Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description

<b>MENTAL HEALTH and SUBSTANCE USE DISORDER SERVICES – Continued</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<p>Inpatient Substance Use Services for a continuous confinement when in a Hospital (including Residential Treatment)</p> <p><b>Preauthorization required. However, Preauthorization is not required for emergency admissions or for Participating OASAS-certified Facilities.</b></p>	\$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
<p>Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment)</p> <ul style="list-style-type: none"> <li>• Office Visits</li> <li>• All Other Outpatient Services</li> </ul>	<p>\$35 Copayment not subject to Deductible</p> <p>\$35 Copayment not subject to Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	Unlimited; Up to twenty (20) visits per calendar year may be used for family counseling

<b>PRESCRIPTION DRUGS</b>  *Certain Prescription Drugs are not subject to Cost-Sharing when provided in accordance with the comprehensive guidelines supported by HRSA or if the item or service has an “A” or “B” rating from the USPSTF and obtained at a participating pharmacy.	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Retail Pharmacy</b>			
30-day supply Tier 1  Tier 2  Tier 3  If You have an Emergency Condition, Preauthorization is not required for a five (5) day emergency supply of a Covered Prescription Drug used to treat a substance use disorder, including a Prescription Drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal.	\$10 Copayment not subject to Deductible  \$0 Copayment after Deductible  \$0 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description

<b>PRESCRIPTION DRUGS (Continued)</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Mail Order Pharmacy</b>			
Up to a 90-day supply Tier 1	\$25 Copayment not subject to Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Tier 2	\$0 Copayment after Deductible		
Tier 3	\$0 Copayment after Deductible		
Enteral Formulas Tier 1	\$10 Copayment not subject to Deductible	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description
Tier 2	\$0 Copayment after Deductible		
Tier 3	\$0 Copayment after Deductible		
<b>WELLNESS BENEFITS</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Gym Reimbursement	Up to \$200 per six (6)- month period; up to an additional \$100 per six (6)-month period for Spouse; not subject to Deductible	Up to \$200 per six (6)-month period; up to an additional \$100 per six (6)- month period for Spouse; not subject to Deductible	Up to \$200 per six (6) month period; up to an additional \$100 per six (6)-month period for Spouse

<b>PEDIATRIC DENTAL CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<ul style="list-style-type: none"> <li>• Emergency Dental Care</li> <li>• Preventive Dental Care</li> <li>• Routine Dental Care</li> <li>• Major Dental Care (Endodontics, Periodontics, Prosthodontics and Oral Surgery)</li> <li>• Orthodontics</li> </ul> <p><b>Major Dental Care and Orthodontics require Preauthorization</b></p>	<p>\$35 Copayment not subject to Deductible</p> <p>\$0 Copayment not subject to Deductible</p> <p>\$35 Copayment not subject to Deductible</p> <p>\$70 Copayment not subject to Deductible</p> <p>\$70 Copayment not subject to Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>One (1) Dental Exam &amp; Cleaning Per six (6)-Month Period</p> <p>Full mouth X-rays or panoramic X-rays at thirty-six (36) month intervals and bitewing X-rays at six (6) month intervals</p>

<b>ADULT DENTAL CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<ul style="list-style-type: none"> <li>• Emergency Dental Care</li> <li>• Preventive Dental Care</li> <li>• Routine Dental Care</li> </ul>	<p>\$35 Copayment not subject to Deductible</p> <p>\$0 Copayment not subject to Deductible</p> <p>\$35 Copayment not subject to Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>One (1) Dental Exam &amp; Cleaning Per six (6)-Month Period</p> <p>Full mouth X-rays or panoramic X-rays at thirty-six (36) month intervals and bitewing X-rays at six (6) month intervals</p>
<b>PEDIATRIC VISION CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<ul style="list-style-type: none"> <li>• Exams</li> <li>• Lenses and Frames</li> <li>• Contact Lenses</li> </ul>	<p>\$0 Copayment not subject to Deductible</p> <p>30% Coinsurance not subject to Deductible</p> <p>30% Coinsurance not subject to Deductible</p>	<p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p> <p>Non-Participating Provider services are not Covered and You pay the full cost</p>	<p>One (1) exam per 12-month period; One (1) prescribed lenses and frames per 12-month period</p>

<b>ADULT VISION CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<ul style="list-style-type: none"> <li data-bbox="159 365 293 394">• Exams</li> <li data-bbox="159 512 448 541">• Lenses and Frames</li> <li data-bbox="159 659 399 688">• Contact Lenses</li> </ul>	<p data-bbox="526 359 797 430">\$0 Copayment not subject to Deductible</p> <p data-bbox="526 506 802 577">30% Coinsurance not subject to Deductible</p> <p data-bbox="526 653 802 724">30% Coinsurance not subject to Deductible</p>	<p data-bbox="883 359 1252 468">Non-Participating Provider services are not Covered and You pay the full cost</p> <p data-bbox="883 506 1252 615">Non-Participating Provider services are not Covered and You pay the full cost</p> <p data-bbox="883 653 1252 762">Non-Participating Provider services are not Covered and You pay the full cost</p>	<p data-bbox="1302 323 1502 577">One (1) exam per 12-month period; One (1) prescribed lenses and frames per 12-month period</p>

All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider's failure to obtain a required Preauthorization. However, if services are not covered under the Certificate, You will be responsible for the full cost of the services.