

Med Plus Silver 2600 Ded - no deductible for office visits

This is a Silver plan as defined by the Affordable Care Act.



	IN-NETWORK	OUT-OF-NETWORK
	When using In-Network Providers, you are responsible to pay the amounts in this column.	When using Out-of-Network Providers, you are responsible to pay the amounts in this column.
<b>DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM<sup>4,5</sup></b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
Self Only Coverage, 1 person enrolled - per calendar Year		
Deductible	\$2,600	\$6,200
Out-of-Pocket Maximum	\$9,100	\$20,000
Family Coverage, 2 or more enrolled - per calendar Year		
Deductible - per person/family	\$2,600/\$5,200	\$6,200/\$12,400
Out-of-Pocket Maximum - per person/family	\$9,100/\$18,200	\$20,000/\$40,000
<i>This amount is your Deductible + your Coinsurance and Copay (medical and Rx)</i>		
<b>INPATIENT SERVICES<sup>3</sup></b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
Medical, Surgical, Hospice, Emergency Admissions	40% after Deductible	50% after Deductible
Hospital level care at home	40% after Deductible	Not Covered
Skilled Nursing Facility	40% after Deductible	50% after Deductible
<i>Up to 60 days/calendar Year</i>		
Rehab Therapy: Physical, Speech, Occupational	\$50 after Deductible	50% after Deductible
<i>Up to 40 days/calendar Year for all therapy types combined</i>		
Physician's Fees - Medical, Surgical, Maternity, Anesthesia	40% after Deductible	50% after Deductible
<b>PROFESSIONAL SERVICES<sup>3</sup></b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
Office Visits and Office Surgeries		
Primary Care Provider (PCP) <sup>1</sup>	\$25	50% after Deductible
Primary Care Provider (PCP) Virtual Visits <sup>1</sup>	Covered 100%	Not Covered
Specialist/Secondary Care Provider (SCP) <sup>1</sup>	\$50	50% after Deductible
Allergy Tests	See office visits	Not Covered
Allergy Treatment and Serum	40%	Not Covered
Physician's Fees - Surgical	40% after Deductible	50% after Deductible
Physician's Fees - Medical, Maternity, Anesthesia	40% after Deductible	50% after Deductible
<b>PREVENTIVE CARE AS OUTLINED BY THE ACA<sup>2</sup></b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
Office Visits (PCP/SCP) <sup>1</sup>	Covered 100%	Not Covered
Adult and Pediatric Immunizations	Covered 100%	Not Covered
Diagnostic Tests: Minor	Covered 100%	Not Covered
Other Preventive Services	Covered 100%	Not Covered
<b>VISION SERVICES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
Pediatric Preventive Eye Exams - Through Age 18 Years, Only <sup>2</sup>	Covered 100%	Not Covered
Adult Preventive Eye Exams - Age 19 and Over <sup>2</sup>	Covered 100%	Not Covered
All Other Eye Exams - Adult/Pediatric	\$50	50% after Deductible
Contacts and Corrective Lenses - Through Age 18 Years, Only	40% after Deductible	50% after Deductible
<i>Limit one pair of eyeglass lenses or contact lenses per Year</i>		
<b>OUTPATIENT SERVICES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
Outpatient Facility	40% after Deductible	50% after Deductible
Ambulatory Surgical Center	20% after Deductible	50% after Deductible
Imaging Center	\$100 after Deductible	50% after Deductible
Ambulance (Air or Ground) - emergencies only	40% after Deductible	See In-Network Benefit
Emergency Room	\$350 after Deductible	See In-Network Benefit
Intermountain InstaCare <sup>®</sup> Facilities, Urgent Care Facilities	\$50	50% after Deductible
Intermountain KidsCare <sup>®</sup> Facilities	\$25	Not Available
Intermountain Connect Care <sup>®</sup>	Covered 100%	Not Available
Radiation	40% after Deductible	50% after Deductible
Dialysis	40% after Deductible	50% after Deductible
Diagnostic Tests: Minor, per Provider	Covered 100% after Deductible	50% after Deductible
Diagnostic Tests: Major, per Provider	40% after Deductible	50% after Deductible
Home Health <sup>3</sup>	40% after Deductible	50% after Deductible
Hospice <sup>3</sup>	40% after Deductible	50% after Deductible
Outpatient Cardiac Rehab	Covered 100%	50% after Deductible
Outpatient Private Nurse <sup>3</sup>	40% after Deductible	50% after Deductible
Outpatient Rehab Therapy: Physical, Speech, Occupational	\$25	50% after Deductible
<i>Up to 20 visits/calendar Year for all therapy types combined</i>		
Outpatient Habilitative Therapy: Physical, Speech, Occupational	\$35	50% after Deductible
<i>Up to 20 visits/calendar Year for all therapy types combined</i>		

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MISCELLANEOUS SERVICES	IN-NETWORK	OUT-OF-NETWORK
Maternity and Adoption <sup>3,6</sup> <i>Includes all related maternity and adoption services. Enroll in SelectHealth Healthy Beginnings Program<sup>®</sup>: 866-442-5052</i>	See Professional, Inpatient, or Outpatient Services	See Professional, Inpatient, or Outpatient Services
Chiropractic Care <i>Up to 10 visits/calendar Year</i>	\$20	50% after Deductible
Miscellaneous Medical Supplies (MMS) <sup>2</sup>	40% after Deductible	50% after Deductible
Autism Spectrum Disorder	See Professional, Inpatient, Outpatient, or Mental Health and Chemical Dependency Services	See Professional, Inpatient, Outpatient, or Mental Health and Chemical Dependency Services
Durable Medical Equipment (DME) <sup>3</sup>	40% after Deductible	50% after Deductible
Prosthetic Devices <sup>3</sup>	40% after Deductible	50% after Deductible
Injectable Drugs and Specialty Medications <sup>3</sup>	50% after Deductible	50% after Deductible
Chemotherapy <sup>3</sup>	50% after Deductible	50% after Deductible
Infertility ( <i>select services only</i> )	50% after Deductible	Not Covered
Pediatric Dental, SelectHealth Classic Network ( <i>through 18 Years</i> ) <i>Oral examinations and cleanings - two per calendar Year</i>	\$50	Not Covered
Mental Health and Chemical Dependency <sup>3</sup>		
Office Visits	\$25	50% after Deductible
Virtual Visits	Covered 100%	50% after Deductible
Inpatient	40% after Deductible	50% after Deductible
Outpatient	40% after Deductible	50% after Deductible
Residential Treatment Center	40% after Deductible	50% after Deductible
Cochlear Implants or Auditory Osseointegrated Devices <sup>3</sup> <i>One device every 36 months per ear</i>	See Professional, Inpatient, or Outpatient Services	Not Covered
TMJ (Temporomandibular Joint) Services <i>Up to \$2,000/lifetime</i>	See Professional, Inpatient, or Outpatient Services	50% after Deductible
PRESCRIPTION DRUGS <sup>3</sup>		
Prescription Drug List (formulary)		RxCore <sup>®</sup> Individual/Family \$900/\$1,800 Combined with medical
Prescription Drug Deductible		
Out-of-Pocket Maximum		
Prescription Drugs – <i>Up to 30-day supply for covered medications</i>		
Tier 1		\$5
Tier 2		\$30
Tier 3		25% after pharmacy Deductible
Tier 4		50% after pharmacy Deductible
Tier 5		50% after pharmacy Deductible
Maintenance Drugs – <i>90-day supply (Mail-Order, Retail90<sup>®</sup>)</i>		
Tier 1		\$5
Tier 2		\$30
Tier 3		25% after pharmacy Deductible
Tier 4		50% after pharmacy Deductible
Generic Substitution Required		Generic required or must pay Copay plus cost difference between name brand and generic

**FOOTNOTES**

1. Visit [selecthealth.org/findadoctor](http://selecthealth.org/findadoctor) to find out whether a Provider is a Primary Care or Secondary Care Provider.
2. Frequency and/or quantity limitations apply to some preventive and MMS services.
3. Preauthorization is required for certain services. Benefits may be reduced or denied if you do not preauthorize certain services with Out-of-Network Providers. Please refer to Section 11--" Healthcare Management", in your Certificate of Coverage, for details.
4. **All Deductible/Copay/Coinsurance amounts are based on the Allowed Amount and not on billed charges. Out-of-Network Providers or Facilities may not accept the Allowed Amount for Covered Services. When this occurs, you may be responsible for Excess Charges.**
5. Certain Services as noted on this document and in your Certificate of Coverage are not subject to the Deductible.
6. Select Health provides a \$4,000 adoption indemnity benefit as outlined by the state of Utah. Deductible, Copay, or Coinsurance listed under the maternity benefit applies and may exhaust the benefits prior to any plan payment.
7. Select Health will cover an insulin from each therapeutic category with a cap of \$28 per prescription of a 30-day supply.

All Covered Services obtained outside the United States, except for routine, Urgent, or Emergency conditions require preauthorization.  
 For more information, refer to your Certificate of Coverage or Contract or call Member Services at 800-538-5038 weekdays, from 7:00 a.m. to 8:00 p.m., and Saturdays, from 9:00 a.m. to 2:00 p.m. TTY users should call 711.