Health Alliance™

2023 POS 1000 Elite Gold

Member Benefits			Member Responsibility Participating (In-Network)	Non-Participating (Out-of-Network (OON))
Plan Year Deductible	**Medical**	Individual	$1,000	$2,000
Embedded		Family	$2,000	$4,000
	Pharmacy	Individual	Not Applicable	Not Applicable
		Family	Not Applicable	Not Applicable
	Dental Per Member		$120	Not Applicable
Plan Year Out-of-Pocket Maximum (OOPM)				
Combined medical and pharmacy expenses including deductible, coinsurance & copayments.	**Medical/Pharmacy**	Individual	$6,600	$14,500
		Family	$13,200	$29,000
Dental OOPM goes toward medical OOPM	**Pediatric Dental**	Individual	$350	Not Applicable
		Family	$700	Not Applicable
Contract Year Maximum Benefits				
Cardiac Rehabilitation Services			36 OP sessions w/in 6 month of event combined in-net and OON	
Outpatient Rehabilitation Services			60 visits per condition per plan year combined in-net and OON	
Habilitative Services			60 visits per condition per plan year combined in-net and OON	
Acupuncture Treatment			15 visits per plan year combined in-net and OON	
Chiropractic Services			25 visits per plan year combined in-net and OON	
Adult Vision Exam			Once every 12 months.	
Pediatric Vision Exam			Once every 12 months combined in-net and OON	
Pediatric Vision Materials			Once every 12 months combined in-net and OON	
Pediatric Dental Exam			Once every 6 months combined in-net and OON	
Pediatric Vision Therapy			12 visits for treatment of Convergence Insufficiency per plan year	
Ambulatory Patient Services				
Vision Exam			*$20 per exam	Not Covered
Virtual Visits			*$0 visits 1-3, then $20 per visit	Not Covered
Primary Care Physician Office Visits			*$20 per visit	50%
Specialty Care Physician Office Visits			*$50 per visit	50%
Chiropractic Services			*$50 per visit	In Network Benefit Applies
Acupuncture			*$20 per visit	In Network Benefit Applies
Urgent Care Visits			*$50 per visit	In Network Benefit Applies
Allergy Treatment and Testing			30%	50%
Emergency Services				
Emergency Department Visits			*$1,500 per visit	In Network Benefit Applies
Emergency Ambulance Transportation			30%	In Network Benefit Applies
Hospital Services				
Outpatient Surgery/Procedures Facility Fee			30%	50%
Outpatient Surgery/Procedures Physician/Surgeon Services			*$1,500 per procedure	50%
Inpatient Hospitalization Facility Fees			^$1,500 per stay and Deductible then 30%	50%
Inpatient Physician/Surgeon Fees			30%	50%
Rehabilitative and Habilitative Services				
Outpatient Rehabilitation Services (PT, OT, ST)			30%	50%
Inpatient Rehabilitation/Skilled Nursing Facility			30%	50%
Home Health			30%	50%
Diagnostic Services				
MRI and CT Scans			30%	50%
Laboratory and X-rays			*$500 per test	50%

Member Benefits	Participating (In-Network)	Non-Participating (Out-of-Network (OON))
Mental Health/Substance Use Treatment		
Outpatient Office Visits	*$20 per visit	50%
Inpatient Services	^$1,500 per stay and Deductible then 30%	50%
Prescription Drugs		
30 day supply		
Tier 1 - Preferred Generic	*$0	50%
Tier 2 - Non-Preferred Generic	*$10	50%
Tier 3 - Preferred Brand	*$40	50%
Tier 4 - Non-Preferred Brand	*$80	50%
Tier 5 - Preferred Specialty	*$150	50%
Tier 6 - Non-Preferred Specialty	*$250	50%

If you or your Physician requests a brand name drug when a generic drug exists, you pay the Preferred Brand or Non-Preferred Brand Deductible, Copayment and/or Coinsurance, plus a 100% coinsurance for the difference in cost between the Brand name drug and the Generic drug. This price difference is applied to your Deductible and Out-of-Pocket Maximum. In no instance will the total cost you are charged for the drug exceed the actual cost of the drug.

Maternity		
Minimum of 48 hours of inpatient care following a vaginal delivery and minimum of 96 hours of inpatient care following a delivery by Cesarean section.		
Routine Prenatal Care	30%	50%
Maternity Inpatient	^$1,500 per stay and Deductible then 30%	50%
Newborn Care	^$1,500 per stay and Deductible then 30%	50%
Pediatric Services		
(members up to the age of 19 years old)		
Pediatric Dental Exam	*$0 per exam	Not Covered
Preventive Dental Services	*$0 per visit	Not Applicable
Minor Dental Restorative	50%	Not Covered
Major Dental Services	50%	Not Covered
Medically Necessary Orthodontia Services	*50%	Not Covered
Pediatric Vision Exam	*$0 per exam	50%
Pediatric Vision Materials	*$0 per item	In Network Benefit Applies
Preventive and Wellness Services		
Immunizations, adult & child annual physical exams, mammograms, PAP smears, prostate exams & more. Age/frequency schedules apply.		
Wellness Care	*$0	50%
Other Services		
Other services covered within your policy and not otherwise specified on this summary or on the SBC.		
Other Covered Services	30%	50%
Abortion Procedure Facility Fee	30%	50%
Abortion Procedure Physician Fee	*$1,500 per procedure	50%
Durable Medical Equipment	30%	50%

* Deductible does not apply

^ Copay applies before the Deductible

Embedded deductible definition - If two or more members have separate individual deductibles embedded within the family deductible. This gives each member a chance to have his or her benefits start before the entire family meets the family deductible.

When using out of network providers, you also pay any charges in excess of the **maximum allowable charge**. Amounts over the maximum allowable charge do not apply to the Out-of-Pocket Maximum.

This is a brief statement of Health Alliance **POS** benefits, exclusions and limitations which are subject to change. Please refer to the Health Alliance **POS** Policy booklet for more detail about your health plan. This document is in conjunction with the Summary of Benefits and Coverage (SBC). You can view your SBC online at www.healthalliance.org or request a copy by contacting the customer service number on the back of your ID card.