IdealCare HSA Free 24/7 Doctor by Phone

Medical- Surgical and Behavioral Health/Substance Abuse Disorder Schedule of Coverage

The following information summarizes the benefits described in your Evidence of Coverage. It is important that you carefully read it so you are aware of plan requirements, provisions, limitations, and exclusions.

This Schedule of Coverage is not a Medicare Supplement. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the company.

Note: This Consumer Choice Health Benefit Plan does not include all state mandated health insurance benefits. Some benefits are provided at a reduced level from what is mandated. Reduced benefits are indicated in the chart below and in the separate Benefit Disclosure Form.

Overall Payment Provisions	**In-Network Benefits**	**Out-of-Network Benefits**	**Indian Health Care Provider (IHCP) (You will pay the least)**
Calendar Year Deductibles (applies to all Eligible Expenses including Pharmacy)	$[0 –6,900] Individual/$[0 – 13,800] Family (Out-of-Network Services are Excluded unless they are approved by the Plan or are Emergency Services)		$0 Individual/$0 Family
Out-of-Pocket Limits (applies to all Eligible Expenses including Pharmacy	$[0 – 6,900] Individual/$[0 - 13,800] Family (Out-of-Network Services are Excluded unless they are approved by the Plan or are Emergency Services)		$0 Individual/$0 Family
Maximum Lifetime Benefits – per participant	Unlimited (Out-of-Network Services are Excluded unless they are approved by the Plan or are Emergency Services)		
Physician office visit/consultation to treat an injury or illness	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Preventive Care/Screening/Immunization	100% of Allowed Amount	No coverage for Out-of-Network Services	100% of Allowed Amount
Specialist office visit/consultation	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Other practitioner office visits	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount

Urgent Care Center visit	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Outpatient Hospital emergency room/treatment room visit	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	100% of Allowed Amount
Emergency Medical Transportation	100% of Allowed Amount per transport after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	100% of Allowed Amount per transport after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	100% of Allowed Amount
Inpatient Hospital Expenses – All usual Hospital services and supplies, including semiprivate room, intensive care, and coronary care units.	100% of Allowed Amount per stay after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Inpatient Visits (Physician/surgeon)	100% of Allowed Amount per stay after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Diagnostic testing (X-ray , blood work)	100% of Allowed Amount after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
The administration of whole blood including cost of blood, blood plasma, and blood plasma expanders are covered services	100% of Allowed Amount after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Imaging (CT/PET scans, MRIs)	100% of Allowed Amount after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Laboratory Outpatient and Professional Services	100% of Allowed Amount after Calendar Year Deductible **Zero*	No coverage for Out-of-Network Services	100% of Allowed Amount

	Cost Sharing Plan No Charge		
Home Infusion Therapy	100% of Allowed Amount after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Outpatient Surgery Facility fee (ambulatory surgery center)	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Physician surgical services performed in an outpatient setting	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Skilled Nursing Facility Limited to 25 visits per year.	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Home Health Care Limited to 60 visits per year.	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Hospice	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Mental Health Care Inpatient Hospital Services*	100% of Allowed Amount per stay after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Mental Health Care Outpatient Hospital Services*	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount

Substance Use Disorder Inpatient Hospital Services*	100% of Allowed Amount per stay after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Substance Use Disorder Outpatient Hospital Services*	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Annual Vision Exam for Members 21 years of age and under.	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Annual Prescription Eyewear for Members 21 years of age and under (1 set of frames and lenses or contact lenses)	100% of Allowed Amount after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Prenatal and Postnatal Care	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Delivery and all inpatient services	100% of Allowed Amount per Delivery after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
The administration of a newborn screening test, including the cost of a test kit in the amount required by Health and Safety Code 33.019	100% of Allowed Amount	No coverage for Out-of-Network Services	100% of Allowed Amount
Annual Well Woman Exam – including cervical cancer and ovarian cancer screening (age 18 and over)	100% of Allowed Amount	No coverage for Out-of-Network Services	100% of Allowed Amount
Annual screening by low-dose mammography for the presence of occult breast cancer for female participants age 35 and over – Outpatient facility or	100% of Allowed Amount	No coverage for Out-of-Network Services	

imaging center and physician component. The 35 and over age restriction does not apply to diagnostic mammogram screenings. Diagnostic Mammogram means evaluation of new abnormalities or of patients with a past abnormality-requiring follow-up. Used to diagnose unusual breast changes, such as a lump, pain, nipple discharge, change in breast size or shape and diagnose previous breast cancer.			100% of Allowed Amount
Bone Mass measurement for the detection of low bone mass to determine risk of osteoporosis and fractures associated with osteoporosis for qualified individuals	100% of Allowed Amount	No coverage for Out-of-Network Services	100% of Allowed Amount
Routine annual prostate cancer detection exam, including a Prostate Specific Antigen test (PSA) for a male Covered Person age 40 or older.	100% of Allowed Amount	No coverage for Out-of-Network Services	100% of Allowed Amount
Rehabilitation	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Durable Medical Equipment	100% of Allowed Amount per equipment after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Hearing Aids for Adults (1 per ear every 3 years)	100% of Allowed Amount per hearing aid after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount

Hearing Aid or Cochlear Implant, related services and supplies for a covered individual, if medically necessary.	100% of Allowed Amount per hearing aid or Cochlear Implant after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Amino Acid-Based Formula	100% of Allowed Amount after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Phenylketonuria (PKU) management products	100% of Allowed Amount after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Children's dental check-up	100% of Allowed Amount per visit after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Basic Dental-Children	100% of Allowed Amount after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Major Dental Care- Children	100% of Allowed Amount after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount
Orthodontia-Children	100% of Allowed Amount after Calendar Year Deductible **Zero Cost Sharing Plan No Charge*	No coverage for Out-of-Network Services	100% of Allowed Amount

*IdealCare by Sendero Health Plans (IdealCare) will provide benefits and coverage for mental health conditions and substance use disorders under the same terms and conditions applicable to the plan's medical and surgical benefits and coverage. IdealCare may not impose quantitative or non-quantitative treatment limitations on benefits for a mental health condition or substance use disorder that are generally more restrictive than quantitative or non-quantitative treatment limitations imposed on coverage of benefits for medical or surgical expenses.