IdealCare Platinum

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 and limitations and exclusions.

As a Health Maintenance Organization (HMO), IdealCare may impose copayment charges to supplement payment for health care services. A reasonable copayment option may not exceed 50% of the total cost of services provided. In addition, an HMO may not impose copayment charges in excess of 200% of the total annual premium cost in that calendar year paid by or on behalf of that enrollee. This limitation applies only if the enrollee demonstrates that copayments in that amount have been paid in that year.

Overall Payment Provisions	In-Network Benefits	Out-of-Network Benefits
Calendar Year Deductibles (applies to all Eligible Expenses including Pharmacy)	$0 Individual/$0 Family (Out-of-Network Services are Excluded unless they are approved by the Plan or are Emergency Services)	
Out-of-Pocket Limits (applies to all Eligible Expenses including Pharmacy	$3,350 Individual/$6,700 Family (Out-of-Network Services are Excluded unless they are approved by the Plan or are Emergency Services)	
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 after a $10 Copayment per visit	No coverage for Out-of-Network Services
Preventive Care/Screening/Immunization	100% of Allowed Amount	No coverage for Out-of-Network Services
Specialist office visit/consultation	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
Other practitioner office visits	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
Urgent Care Center visit	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
Outpatient Hospital emergency room/treatment room visit	100% of Allowed Amount after a $100 Copayment per Visit	100% of Allowed Amount after a $100 Copayment per Visit
Emergency Medical Transportation	100% of Allowed Amount after a $10 Copayment per Transport	100% of Allowed Amount after a $10 Copayment per Transport

Inpatient Hospital Expenses – All usual Hospital services and supplies, including semiprivate room, intensive care, and coronary care units.	100% of Allowed Amount after a $150 Copayment per stay.	No coverage for Out-of-Network Services
Inpatient Visits (Physician/surgeon)	100% of Allowed Amount after a $150 Copayment per stay.	No coverage for Out-of-Network Services
Diagnostic testing (X-ray , blood work)	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
The administration of whole blood including cost of blood, blood plasma, and blood plasma expanders are covered services	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
Imaging (CT/PET scans, MRIs)	100% of Allowed Amount after a $10 Copayment per Visit.	No coverage for Out-of-Network Services
Laboratory Outpatient and Professional Services	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
Home Infusion Therapy	100% of Allowed Amount after a $10 Copayment	No coverage for Out-of-Network Services
Outpatient Surgery Facility fee (ambulatory surgery center)	100% of Allowed Amount after a $45 Copayment	No coverage for Out-of-Network Services
Physician surgical services performed in an outpatient setting	100% of Allowed Amount after a $50 Copayment	No coverage for Out-of-Network Services
Skilled Nursing Facility Limited to 25 visits per year.	100% of Allowed Amount after a $250.00 copayment per Stay	No coverage for Out-of-Network Services
Home Health Care Limited to 60 visits per year.	100% of Allowed Amount after a $10 copayment per Visit	No coverage for Out-of-Network Services
Hospice	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
Mental Health Care Inpatient Hospital Services*	100% of Allowed Amount after a $150 Copayment per stay.	No coverage for Out-of-Network Services
Mental Health Care Outpatient Hospital Services*	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services

Substance Use Disorder Inpatient Hospital Services*	100% of Allowed Amount after a $150 Copayment per stay.	No coverage for Out-of-Network Services
Substance Use Disorder Outpatient Hospital Services*	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
Annual Vision Exam for Members 21 years of age and under.	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
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 a $10 Copayment	No coverage for Out-of-Network Services
Prenatal and Postnatal Care	100% of Allowed Amount after a $10 Copayment for the initial prenatal Visit	No coverage for Out-of-Network Services
Delivery and all inpatient services	100% of Allowed Amount after a $150 Copayment per Delivery.	No coverage for Out-of-Network Services
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
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
Annual screening by low-dose mammography for the presence of occult breast cancer for female participants age 35 and over at an outpatient facility or 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	No coverage for Out-of-Network Services

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
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
Rehabilitation	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
Durable Medical Equipment	100% of Allowed Amount after a $10 Copayment per Equipment	No coverage for Out-of-Network Services
Hearing Aids for Adults (1 per ear every 3 years)	100% of Allowed Amount after a $10 Copayment per Hearing Aid	No coverage for Out-of-Network Services
Hearing Aid or Cochlear Implant, related services and supplies for a covered individual, if medically necessary.	100% of Allowed Amount after a $10 Copayment per Hearing Aid or Cochlear Implant	No coverage for Out-of-Network Services
Amino Acid-Based Formula	100% of Allowed Amount after a $10 Copayment	No coverage for Out-of-Network Services
Phenylketonuria (PKU) management products	100% of Allowed Amount after a $10 Copayment	No coverage for Out-of-Network Services
Children’s dental check-up	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
Basic Dental-Children	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
Major Dental Care- Children	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services
Orthodontia-Children	100% of Allowed Amount after a $10 Copayment per Visit	No coverage for Out-of-Network Services

*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.

“Allowed amount” means the maximum amount a plan will pay for a covered health care service. The allowed amount may also be called “eligible expense”, “payment allowance” or “negotiated rate”. If a provider charges more than the plan’s allowed amount and bills you for the difference, it is called balance billing. In-network providers may not balance bill you for covered services. If you are balance billed, please contact IdealCare at 1-844-800-4693.