

SUMMARY OF BENEFITS
ASURIS CLARITYSM 80
(A PREFERRED PLAN)



For medically necessary services rendered by a Preferred Plan, participating, or recognized provider in the service area, the benefits of this plan will be provided at the percentage of the allowed amount as specified below after the deductible has been met. Unless otherwise specified, all benefits are subject to the annual deductible in addition to any copays and coinsurance.

When you have reached the annual out-of-pocket coinsurance maximum for Preferred Plan or out-of-area provider services only, this plan will provide benefits at 100% of the allowed amount for the remainder of the calendar year for the services of Preferred Plan or out-of-area providers, unless otherwise specified. Any balances of charges not covered by this plan will be your responsibility to pay.

The annual deductible, copays, prescription drugs, outpatient rehabilitation, vision hardware, and most services provided by participating or recognized providers do not apply to the annual out-of-pocket coinsurance amount.

Benefits	Preferred Plan Provider	Participating/Recognized Provider
Annual Deductible Copays, prescription drugs, preventive care, and the routine eye exam do not count toward the deductible. Family deductible is met when three or more covered family members reach the equivalent of three individual deductible amounts in a calendar year	\$500 per individual/\$1,500 per family \$1,500 per individual/\$4,500 per family	or
Lifetime maximum	\$2,000,000 per individual	
Annual Out-of-Pocket Coinsurance Amount Family out-of-pocket coinsurance amount is met when three or more covered family members reach the equivalent of three individual out-of-pocket coinsurance amounts in a calendar year	\$2,500 per person \$7,500 per family	No out-of-pocket maximum
Professional Services Visits in the office, home, and outpatient hospital; not subject to deductible Outpatient diagnostic x-ray and laboratory services, and other professional services; subject to deductible Coverage includes the services of physicians, osteopaths, naturopaths, and other eligible health care professional providers	(unless specified otherwise)	
	100% after \$20 per-visit copay	100% after \$40 per-visit copay
	80%	50%
Hospital Facility (Inpatient and Outpatient)***** Including diagnostic x-ray and laboratory \$100 copay per emergency room visit (waived if admitted)	80%	50%
Acupuncture 12 visits per calendar year maximum	80%	50%
Ambulance Services** Ground services: \$2,000 per calendar year maximum	80%	80%
Blood Bank**	80%	80%
Home Health and Hospice Home Health – 130 visits per calendar year maximum Hospice – 6 months maximum	80%	80%
Home Medical Equipment \$2,500 per calendar year maximum	80%	50%
Home Phototherapy	80%	80%
Infusion Therapy Growth hormone treatment is limited to \$25,000 per calendar year	80%	50%
Mammography Routine mammograms not subject to deductible	80%	50%
Maternity	80%	50%
Mental Disorders	80%	50%
Occupational Injury (provided for subscriber only)	same as any condition	

Phenylketonuria (PKU) Formulas	80%	80%
Not subject to waiting periods		
Prescription Drugs		
\$3,000 per calendar year maximum; not subject to deductible***		
Generic Formulary	100% after \$10 Retail copay / 100% after \$20 Mail Order copay	
Brand-Name Formulary	70%	
Non-Formulary	50%	
Preventive Care	100%	50%
\$400 per calendar year maximum; not subject to deductible		
Routine exams, immunizations, well child care, and routine cancer screenings including preventive surgeries (routine colorectal cancer screenings not subject to maximum)		
Prostate Cancer Screening	80%	50%
Routine prostate cancer screenings not subject to deductible		
Prostheses and Orthotics	80%	50%
Rehabilitation	80%	50%
Inpatient – \$4,000 per calendar year maximum		
Outpatient – \$2,000 per calendar year maximum		
Skilled Nursing Facility	80%	80%
30 days per calendar year maximum		
Special Equipment and Supplies	80%	80%
Spinal Manipulations	80%	50%
10 manipulations per calendar year maximum		
Transplants	80%	50%
\$350,000 lifetime maximum; \$50,000 per transplant donor organ procurement maximum; \$2,500 per transplant travel and lodging maximum; 12-month waiting period		
Vision Care (not subject to deductible)		
One routine eye exam per calendar year	100% after \$20 copay	100% after \$40 copay
Vision hardware: \$400 per calendar year maximum for all providers	*	100%

*At this time, this service is provided only by participating or recognized providers.

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***Prescriptions obtained from non-participating pharmacies will not be covered except outside the service area or for cases of medical emergency.

****Services and supplies required to treat a medical emergency, inside the service area, will be provided at the Preferred Plan payment level of benefits.

Cost Containment Provisions: All hospital and skilled nursing facility admissions must be medically necessary. When outside the service area, preadmission approval should be obtained to ensure that full plan benefits will be provided.

Emergency Care: In the event of a medical emergency inside the service area, benefits will be provided at the level specified for a Preferred Plan provider. Benefits for recognized providers will be based on the recognized provider's actual charge for the service. Outside the service area, benefits will be provided at the level specified below.

Copay: There is a per-visit copay for each office call/home visit billed as such by a provider in the office, home, or hospital outpatient department (waived for surgery, for radiation and chemotherapy, for spinal manipulations, or if you are directly admitted to the hospital as an inpatient). Copays do not apply toward the deductible or to the out-of-pocket coinsurance amount.

Care Outside the Service Area: Benefits will be provided at 80% of the allowed amount for care received from an out-of-area provider. Any balances of charges not covered by this plan will be your responsibility.

Waiting Periods: No benefits are provided for treatment relating to a transplant until you have been covered under this plan for 12 consecutive months. This waiting period will be reduced by any time that you were covered under prior plan(s) that qualify as creditable coverage. No benefits will be provided for preexisting conditions, including postnatal treatment of pregnancy, delivery, and voluntary termination of pregnancy, until you have been covered under this plan for nine consecutive months, unless you were continuously covered for at least nine months under the immediately preceding creditable plan.

This is a brief summary of benefits; it is not a certificate of coverage. For full coverage provisions, including a description of waiting periods, limitations, and exclusions, refer to your plan contract. myAsuris.com is designed to advise you on health care and lifestyle options, navigate you through the health care system, and reward you who make healthy choices. Go to www.myAsuris.com and view claims; get fitness and nutrition tips; learn about medical conditions, medications and formulary information; search for doctors; and research cost and care options.