WEBT SUMMARY OF MEDICAL BENEFITS

**Applies to Medical Out of Pocket Maximum

Medical Plan	<u>\$2,500 HDHP</u>
**Office Visits	Deductible, then Coinsurance
**Teladoc	\$55 per visit
**Deductible	\$2,500 Single Contract Only \$5,000 All Other Contracts
**Coinsurance	80%/20%
**Prescription Drugs	Deductible, then Coinsurance
Out of Pocket Maximum	In Network: \$4,000 Single Contract Only \$8,000 All Other Contracts
	*Out of Network: \$4,400 Single Contract Only \$8,800 All Other Contracts

This comparison of coverages is intended only as a general description of the benefit plans. Please refer to the Benefit Document for details.

^{*}Members may be balance billed for Out of Network.

WEBT

SUMMARY OF MEDICAL BENEFITS

Preventive Services Unlimited Services as Defined by PPACA

In-Hospital Deductible + 20% Coinsurance

Pre-Certification Required for Non-Emergency, Non-Maternity Admissions

Surgery

Hospital

Inpatient
Outpatient
Deductible + 20% Coinsurance

Physician's Office

Ambulatory Surgical Center

Covered at 100% of Allowable Charges after Deductible

Laboratory/Pathology/X-Ray Deductible + 20% Coinsurance

Magnetic Resonance Imaging (MRI) Deductible + 20% Coinsurance

Work Related Injuries Deductible + 20% Coinsurance

Therapy

Physical Therapy
Deductible + 20% Coinsurance - 30 Combined Visits

Occupational Therapy
Speech Therapy

Peductible + 20% Collistiance - 30 Collistiance

Spinal Manipulations Deductible + 20% Coinsurance - 30 Visits per Calendar Year

Ambulance

Ground
Deductible + 20% Coinsurance

Air Deduction + 20% Consulance

Mental Health Deductible + 20% Coinsurance

Substance Abuse Deductible + 20% Coinsurance

Dependent Eligibility End of Month Age 26

Rehabilitation Services Deductible + 20% Coinsurance for Specified Conditions that Meet

Criteria

Plan Maximum Unlimited

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