

# Gold 80 PPO 1500/0

**This matrix is intended to be used to help you compare coverage benefits and is a summary only. The Certificate of Insurance (COI) should be consulted for a detailed description of coverage benefits and limitations.**

Unless otherwise noted, the deductible applies.

Benefit description	Insured person(s) responsibility	
	IN-NETWORK <sup>1,2</sup>	OUT-OF-NETWORK <sup>1,3</sup>
Unlimited lifetime maximum.	✓	✓
<b>Plan maximums</b>		
Calendar year deductible <sup>4</sup>	\$1,500 / \$3,000	\$3,000 / \$6,000
Out-of-pocket maximum (single / family) <sup>6</sup>	\$8,000 / \$16,000	\$16,000 / \$32,000
<b>Professional services</b>		
Office visit <sup>7</sup>	\$0 (ded. waived)	50%
Specialist visit	\$70 (ded. waived)	50%
Telehealth services through Babylon <sup>8</sup>	\$0 (ded. waived)	Not Covered
Rehabilitation and habilitation therapy	\$0 (ded. waived)	50%
X-ray/Laboratory procedures	\$0 (ded. waived)	50%
<b>Complex radiology services</b> (MRI, CT, PET)	40%	50%
<b>Outpatient services</b>		
Outpatient surgery (ambulatory surgery center / hospital)	40%	50%
<b>Hospital services</b>		
Inpatient hospital	40%	50%
Skilled nursing facility	40%	50%
<b>Emergency services</b>		
Emergency room (copay waived if admitted)	40%	40%
Urgent care	\$70 (ded. waived)	50%
<b>Mental/Behavioral health / Substance use disorder services<sup>9</sup></b>		
Mental/Behavioral health / Substance use disorder (inpatient)	40%	50%
Mental/Behavioral health / Substance use disorder (outpatient office visit)	\$0 (ded. waived)	50%
<b>Other services</b>		
Durable medical equipment	40%	50%
Acupuncture (medically necessary) <sup>11</sup>	\$0 (ded. waived)	50%
Chiropractic care	\$25 (ded. waived) 12 visits max per year	50%
<b>Prescription drug coverage<sup>13,14</sup></b>		
Prescription drug deductible (single / family)	\$300 / \$600 Applies to tiers 2-4	Not Covered
Prescription drugs Tier 1 / Tier 2 / Tier 3 <sup>12</sup> (up to a 30-day supply obtained through a participating pharmacy)	\$0 (ded. waived) / \$50 / \$90	Not Covered
Tier 4 Specialty drugs <sup>15</sup>	40%	Not Covered
<b>Pediatric dental<sup>16</sup></b>		
Diagnostic and preventive services	\$0 (ded. waived)	10% (ded. waived)
<b>Pediatric vision<sup>17</sup></b>		
Routine eye exam	\$0 (ded. waived)	Not Covered
Glasses (limitations apply)	\$0 (ded. waived)	Not Covered