

Silver 70 HDHP PPO 1400/40%

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 ^{1,2}	OUT-OF-NETWORK ^{1,3}
Unlimited lifetime maximum.	✓	✓
Plan maximums		
Calendar year deductible ^{4,5}	\$1,400 / \$2,800	\$2,800 / \$5,600
Out-of-pocket maximum (single / family) ⁶	\$7,000 / \$14,000	\$14,000 / \$28,000
Professional services		
Office visit ⁷	40%	50%
Specialist visit	40%	50%
Telehealth services through Babylon ⁸	\$0	Not covered
Rehabilitation and habilitation therapy	40%	50%
X-ray/Laboratory procedures	40% / 40%	50% / 50%
Complex radiology services (MRI, CT, PET)	40%	50%
Outpatient services		
Outpatient surgery (ambulatory surgery center / hospital)	40% / 40%	50% / 50%
Hospital services		
Inpatient hospital	40%	50%
Skilled nursing facility	40%	50%
Emergency services		
Emergency room (copay waived if admitted)	40%	40%
Urgent care	40%	50%
Mental/Behavioral health / Substance use disorder services⁹		
Mental/Behavioral health / Substance use disorder (inpatient)	40%	50%
Mental/Behavioral health / Substance use disorder (outpatient office visit)	40%	50%
Other services		
Durable medical equipment	40%	50%
Acupuncture (medically necessary) ¹¹	40%	50%
Chiropractic care	\$25 (unlimited visits)	50%
Prescription drug coverage^{13,14}		
Prescription drug deductible (single / family)	\$1,400 / \$2,800 Integrated med/Rx ded. Applies to all tiers	Not covered
Prescription drugs Tier 1 / Tier 2 / Tier 3 ¹² (up to a 30-day supply obtained through a participating pharmacy)	\$19 / \$80 / \$100	Not covered
Tier 4 Specialty drugs ¹⁵	40%	Not covered
Pediatric dental¹⁶		
Diagnostic and preventive services	\$0 (ded. waived)	10% (ded. waived)
Pediatric vision¹⁷		
Routine eye exam	\$0 (ded. waived)	Not covered
Glasses (limitations apply)	\$0 (ded. waived)	Not covered