

HMO Gold \$40

Available with the following networks: Full Network HMO, Wholecare HMO, Smartcare HMO, and Salud HMO y Más. Salud HMO y Más plans include the additional SIMNSA provider tier benefits.

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

Benefit description	Gold \$40
Unlimited lifetime maximum	✓
Plan maximums	
Calendar year deductible (single / family)	N/A
Out-of-pocket maximum (single / family)	\$6,500 / \$13,000
Professional services¹	
Office visit copay	\$40
Specialist visit	\$60
Telehealth services through Babylon ²	\$0
MinuteClinic ³	\$30
Rehabilitation and habilitation therapy	\$40
X-ray / Laboratory procedures	\$50 / \$40
Complex radiology services (MRI, CT, PET)	\$300
Outpatient services	
Outpatient surgery (ambulatory surgery center / hospital)	\$480 / \$1,200
Hospital services	
Inpatient hospital	\$750 per day (4 day max copayment per admission)
Skilled nursing facility	\$25 per day
Emergency services	
Emergency room (copay waived if admitted)	\$300
Urgent care	\$60
Mental/Behavioral health / Substance use disorder services⁴	
Mental/Behavioral health / Substance use disorder (inpatient)	\$750 per day (4 day max copayment per admission)
Mental/Behavioral health / Substance use disorder (outpatient office visit)	\$40
Other services	
Durable medical equipment	40%
Acupuncture (medically necessary) ⁵	\$10
Prescription drug coverage^{7,8}	
Prescription drug deductible (single / family)	N/A
Prescription drugs Tier 1 / Tier 2 / Tier 3 ⁶ (up to a 30-day supply obtained through a participating pharmacy)	\$15 / \$50 / \$70
Tier 4 Specialty drugs ⁹	30%
Pediatric dental¹⁰	
Diagnostic and preventive services	\$0
Pediatric vision¹¹	
Routine eye exam	\$0
Glasses (limitations apply)	\$0

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