

## Summary of Benefits

*This is only a brief summary of your coverage. Benefits apply when care is **medically necessary**. Services are covered up to the Maximum Allowable Benefit (MAB). Network providers agree to accept the MAB as payment in full.*

Service Received	Your Share of the Cost
<b>You do not need a referral from your Primary Care Provider, however you must receive covered services in the Access Blue Network.</b>	
<b>Preventive Care</b> <ul style="list-style-type: none"> <li>Immunization, lead screening, PSA (prostate screening), mammograms, and PAP smears</li> <li>Routine physical exam for babies, children and adults including family planning visits</li> <li>Routine hearing exam</li> <li>Routine vision exam (<i>one exam per calendar year under age 19, one exam every two calendar years for age 19 and over</i>)</li> </ul>	Covered in full
<b>Other Outpatient Care</b> <ul style="list-style-type: none"> <li>Medical exam, office surgery and anesthesia</li> <li>Early Childhood Intervention therapy services for children up to age 3 (<i>limited to \$3,200 per member per plan year and \$9,600 per member's lifetime</i>)</li> </ul>	\$20 per visit to your PCP \$30 per visit to any Specialist
<ul style="list-style-type: none"> <li>Lab, X-ray, ultrasound, injections</li> <li>Short term rehabilitative therapy- physical, <i>occupational, or speech</i> (<i>up to 60 visits, any combination, per member, per plan year</i>)</li> <li>CT scan, MRI, PET Scan, MRA, outpatient facility fees</li> </ul>	Covered in full
<ul style="list-style-type: none"> <li>Surgery in hospital outpatient department or ambulatory surgery center</li> </ul>	\$250 copayment per surgery
<b>Inpatient Care</b> (as a bed patient in an acute care hospital) <ul style="list-style-type: none"> <li>Semi-private room and board</li> </ul>	\$250 copayment per admission
<ul style="list-style-type: none"> <li>Physician in-hospital care, surgery, delivery, anesthesia, lab, X-ray, CT scan, MRI, medical supplies, medication and physical, occupational and speech therapy</li> </ul>	Covered in full
<b>Skilled Nursing Facility and Rehabilitation Facility Care</b> ( <i>limited to 100 days for each per member, per calendar year</i> )	\$250 copayment per admission
<b>Durable Medical Equipment (DME)</b> <i>Unlimited</i>	Covered in full
<b>Other Services</b> <ul style="list-style-type: none"> <li>OB/GYN care (<i>performed by an OB/GYN provider</i>) <ul style="list-style-type: none"> <li>Exam</li> <li>Maternity care (routine prenatal, delivery and postpartum)</li> </ul> </li> <li>Chiropractic visit (<i>unlimited visits</i>)</li> <li>Chiropractic X-ray</li> </ul>	\$20 per visit \$250 copayment per admission \$30 per visit Covered in full
<b>Emergency Room or Urgent Care Center Visit</b> <ul style="list-style-type: none"> <li>ER facility charge (<i>copayment waived if admitted</i>)</li> <li>Urgent Care facility charge</li> <li>ER/Urgent Care physician fee, CT Scan, MRI, medical supplies, etc.</li> </ul>	\$100 per visit \$50 per visit Covered in full
<b>Ambulance</b> ( <i>medically necessary emergency transport only</i> )	Covered in full

† Access Blue New England is administered by Anthem Blue Cross and Blue Shield and underwritten by Matthew Thornton Health Plan

Service Received	Your Share of the Cost
<b>You do not need a referral from your Primary Care Provider, however you must receive covered services in the Access Blue Network.</b>	
<b>Mental Health and Substance Abuse</b>	
<ul style="list-style-type: none"> <li>• Outpatient services               <ul style="list-style-type: none"> <li>- Visit/consultation</li> </ul> </li> </ul>	\$20 copayment per visit
<ul style="list-style-type: none"> <li>• Inpatient services               <ul style="list-style-type: none"> <li>- Semi-private room &amp; board</li> <li>- Physician visit</li> </ul> </li> </ul>	\$250 copayment per admission Covered in full
<b>Prescription Drugs</b>	
<p>Covered medications, diabetic supplies and contraceptive devices purchased at a network pharmacy</p> <ul style="list-style-type: none"> <li>• Copayment applies to each fill, up to a 30-day supply for retail</li> <li>• Includes maintenance drugs at a retail or mail order pharmacy</li> <li>• Only certain drugs are considered “maintenance” and are available for a supply greater than 30 days.</li> <li>• Important notes:               <ul style="list-style-type: none"> <li>- If you choose to buy a brand drug, you pay the brand copay</li> </ul> </li> </ul> <p>Refer to your prescription drug program flyer for details.</p>	<p><b>Retail (30 day supply):</b> \$10 copay /tier 1 \$30 copay / tier 2 \$50 copay / tier 3</p> <p>90 day supply at retail for 3 copayments</p> <p><b>Mail Order (90 day supply):</b> \$20 copay /tier 1 \$60 copay / tier 2 \$100 copay / tier 3</p>
<b>Maximum for Services Subject to \$250 Copayment</b>	
<p>Individual Maximum Family Maximum</p>	<p>\$250 per member per plan year \$500 per family per plan year</p>
<b>Other</b>	
<p>Fitness Club Reimbursement</p> <p>Vision Hardware (per member every two plan years)</p>	<p>\$200 maximum reimbursement (limited to one member per enrolled household per plan year) \$100 maximum reimbursement for frames and lenses.</p>
<b>Exclusions and Limitations</b>	
<p>The services listed below are not covered by this plan. Please review your Subscriber Certificate for complete details on exclusions and limitations.</p>	
<b>Services Not Covered</b>	
<p>• Any service that is not medically necessary • Any service required by a third party (court ordered services are covered if all of the other terms of the plan are met) • Claims for services received more than 12 months ago • Complementary and Alternative Therapies/Medicine • Cosmetic surgery • Custodial or convalescent care • Educational testing and therapy • Experimental and/or investigational services • Hospitalization for conditions that are not covered • Human organ transplants other than those listed in the subscriber certificate as covered benefits • Mental health services which do not usually result in favorable modification through short-term therapy • Miscellaneous devices, materials, and supplies, including, but not limited to, hearing aids, eyeglasses, contact lenses (except after cataract surgery), dentures and support devices for the feet and corrective shoes • Permanent dental restoration, orthognathic and most oral surgery • Personal comfort items • Radial keratotomy or other surgery to correct vision • Routine podiatry • Services covered by government programs to the extent permitted by law • Services for work-related illness or injury • Sex changes • Sterilization reversal</p>	
<b>Anthem Blue Cross and Blue Shield has the right to recover its costs for care of:</b>	
<ul style="list-style-type: none"> <li>• Injuries which are the responsibility of other parties</li> <li>• Services for which another insurance carrier or Medicare is primary</li> <li>• Services related to illegal conduct</li> </ul>	

**This is only a brief summary of your coverage.**

This summary of benefits is not a contract. It is a general description of the benefits and exclusions of this plan. Complete information about all benefits, limitations and exclusions is in the Subscriber Certificate, which will be mailed to you after you enroll. If you need further information, call Customer Service at 1-800-870-3122