

<b>Benefit Features:</b>	<b>HealthyConsumer 6500 IN-NETWORK</b>	<b>HealthyConsumer 6500 OUT-OF-NETWORK</b>
<b>Deductible</b>	\$6,500 Single / \$13,000 Family (Embedded Deductible)	\$13,000 Single / \$26,000 Family (Embedded Deductible)
<b>Lifestyle Deductible</b> (Reduced Deductible based on Wellness Points earned)	\$500 Single / \$1,000 Family	\$500 Single / \$1,000 Family
<b>Co-insurance</b>	0%	50%
<b>Co-insurance Maximum</b>	No Co-insurance Responsibility	\$2,500 Single / \$5,000 Family
<b>Out-of-Pocket Maximum</b> (OOP Max does not include copays and Rx copays)	\$6,500 Single / \$13,000 Family	\$15,500 Single / \$31,000 Family
<b>Preventive Services</b>	100%	100%
<b>Physician Services</b> - Primary Care Office Visit - Specialist Office Visit - Physician & Surgeon Professional Services - Anesthesia Services (Physician / CRNA)	After Deductible, \$30 Copay After Deductible, \$50 Copay Deductible / Co-insurance Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance
<b>Telephonic Physician Consultations</b>	\$0 Copay	\$0 Copay
<b>Outpatient Lab</b>	Deductible / Co-insurance	Deductible / Co-insurance
<b>Outpatient Radiology and Imaging</b> - Physician Office / Freestanding Imaging Ctr. - Hospital Outpatient	Pre-certification required prior to scheduling for MRI, CT, PET and Nuclear Imaging, then Deductible / Co-insurance Deductible / Co-insurance	Pre-certification required prior to scheduling for MRI, CT, PET and Nuclear Imaging, then Deductible / Co-insurance Deductible / Co-insurance
<b>Diabetic Supplies</b>	Deductible / Co-insurance	Deductible / Co-insurance
<b>Allergy Treatment</b>	Deductible / Co-insurance	Deductible / Co-insurance
<b>Outpatient Rehab &amp; Therapy</b>	Deductible / Co-insurance	Deductible / Co-insurance
<b>Chiropractic Services</b>	Deductible / Co-insurance	Deductible / Co-insurance
<b>Emergency Services</b> - Hospital ER (Facility Charge Only) - Urgent Care / ER Professional Services - Ambulance - Air Ambulance	Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance
<b>Outpatient Surgical Procedures</b> - Physician Office / Freestanding Surgery Ctr. - Hospital Outpatient	Pre-certification required prior to scheduling, Deductible / Co-insurance Deductible / Co-insurance	Pre-certification required prior to scheduling, Deductible / Co-insurance Deductible / Co-insurance
<b>Inpatient Hospitalization</b> - Medical Facility Services - Anesthesiologist & Surgeon Fees	Deductible / Co-insurance Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance
<b>Home Health, Skilled Nursing &amp; Hospice Care</b>	Deductible / Co-insurance	Deductible / Co-insurance
<b>Mental Health &amp; Substance Abuse</b>	Deductible / Co-insurance	Deductible / Co-insurance
<b>Durable Medical Equipment</b>	Deductible / Co-insurance	Deductible / Co-insurance
<b>Prescription Drug Benefits</b> - Preferred Align Network - Standard National Network	After Deductible \$20 / \$50 / \$75 / 50% \$25 / \$60 / \$85 / 50%	Not Covered Not Covered

NOTE: This outline is intended as a brief overview of the actual plan and represents In-network benefit levels. As per ACA requirements, the In-network Out-of-Pocket Maximum for HDHP Plans (including deductible, co-insurance, copays and Rx copays) for each plan is \$6,550 Single / \$13,100 Family. Out-of-network deductibles are 2x In-network Deductible. Out-of-network Co-Insurance percentage and out-of-pocket amounts vary by plan selection. Please refer to your Plan Summary Document (SPD) for the actual benefits, limitations, and exclusions. If there is any inconsistency between this outline and the SPD, the SPD shall govern. You may request a SPD from Lifestyle Health Plans or your sales representative. Certain procedures require pre-certification prior to scheduling in order to qualify for benefits. Failure to do so will result in penalties and/or non coverage of services.