

Deductible Per Calendar Year	In-network and Out-of-network	
Individual/Family	\$1,700/\$5,100	
Out-of-Pocket Limit Per Calendar Year	In-network	Out-of-network
Individual/Family	\$4,200/\$8,400	\$6,000/\$12,000
<p>Note: Your actual costs for services provided by an out-of-network provider may exceed this plan's out-of-pocket limit for out-of-network services. In addition, out-of-network providers can bill you for the difference between the amount charged by the provider and the amount allowed by the insurance company, and this amount is not counted toward the out-of-network out-of-pocket limit. Please see allowable fee in the Definitions section of your member handbook.</p>		

The member is responsible for any amounts shown above, in addition to the following amounts:

Service/Supply	Portneuf Medical Center In-network Member Pays	In-network Member Pays	Out-of-network Member Pays
Preventive Care			
Well baby/Well child care	No deductible, 0%	No deductible, 0%	After deductible, 50%
Preventive physicals	No deductible, 0%	No deductible, 0%	After deductible, 50%
Well woman visits	No deductible, 0%	No deductible, 0%	After deductible, 50%
Preventive mammograms	No deductible, 0%	No deductible, 0%	After deductible, 50%
Immunizations	No deductible, 0%	No deductible, 0%	After deductible, 50%
Preventive colonoscopy	No deductible, 0%	No deductible, 0%	After deductible, 50%
Prostate cancer screening	No deductible, 0%	No deductible, 0%	After deductible, 50%
Professional Services			
Office and home visits	No deductible, \$35	No deductible, \$35	After deductible, 50%
Naturopath office visits	No deductible, \$35	No deductible, \$35	After deductible, 50%
Specialist office and home visits	No deductible, \$50	No deductible, \$50	After deductible, 50%

Service/Supply	Portneuf Medical Center In-network Member Pays	In-network Member Pays	Out-of-network Member Pays
Telemedicine visits	Not available	No deductible, \$10	After deductible, 50%
Office procedures and supplies	After deductible, 20%	After deductible, 30%	After deductible, 50%
Surgery	After deductible, 20%	After deductible, 30%	After deductible, 50%
Outpatient habilitation services (combined 30 visits per benefit year for physical, occupational, and speech therapy)	After deductible, 20%	After deductible, 30%	After deductible, 50%
Outpatient rehabilitation services (combined 30 visits per benefit year for physical, occupational, and speech therapy)	After deductible, 20%	After deductible, 30%	After deductible, 50%
Chiropractic manipulations and acupuncture (20 visits per benefit year)	Not available	No deductible, 30%	No deductible, 50%
Hospital Services			
Inpatient room and board	After deductible, 20%	After deductible, 30%	After deductible, 50%
Inpatient habilitation services	After deductible, 20%	After deductible, 30%	After deductible, 50%
Inpatient rehabilitation services	After deductible, 20%	After deductible, 30%	After deductible, 50%
Skilled nursing facility care (60 days per benefit year)	Not available	After deductible, 30%	After deductible, 50%
Outpatient Services			
Outpatient surgery/services	After deductible, 20%	After deductible, 30%	After deductible, 50%
Advanced diagnostic imaging	After deductible, 20%	After deductible, 30%	After deductible, 50%
Diagnostic and therapeutic radiology/lab	After deductible, 20%	After deductible, 30%	After deductible, 50%
Urgent and Emergency Services			
Urgent care center visits	No deductible, \$35	No deductible, \$35	After deductible, 50%
Emergency room visits – medical emergency	After deductible, \$200 plus 20%^	After deductible, \$200 plus 20%^	After deductible, \$200 plus 20%^
Emergency room visits – non-emergency	After deductible, \$200 plus 20%^	After deductible, \$200 plus 30%^	After deductible, \$200 plus 50%^

Service/Supply	Portneuf Medical Center In-network Member Pays	In-network Member Pays	Out-of-network Member Pays
Ambulance, ground	Not available	After deductible, 30%	After deductible, 30%
Ambulance, air	Not available	After deductible, 30%	After deductible, 30%+
Maternity Services			
Physician/Provider services (global charge)	After deductible, 20%	After deductible, 30%	After deductible, 50%
Hospital/Facility services	After deductible, 20%	After deductible, 30%	After deductible, 50%
Mental Health and Substance Use Disorder Services			
Office visits	No deductible, \$35	No deductible, \$35	After deductible, 50%
Inpatient care	After deductible, 20%	After deductible, 30%	After deductible, 50%
Residential programs	Not available	After deductible, 30%	After deductible, 50%
Other Covered Services			
Allergy injections	Not available	After deductible, 30%	After deductible, 50%
Durable medical equipment	Not available	After deductible, 30%	After deductible, 50%
Home health services	Not available	After deductible, 30%	After deductible, 50%
Certain transplant services	Not available	After deductible, 30%	After deductible, 50%
Temporomandibular Joint	Not available	After deductible, 30%	After deductible, 50%

This is a brief summary of benefits. Refer to your member handbook for additional information or a further explanation of benefits, limitations, and exclusions.

^ Co-pay applies to ER physician and facility charges only. Co-pay waived if admitted into hospital.

+ Out-of-network air ambulance coverage is covered at 200 percent of the Medicare allowance. You may be held responsible for the amount billed in excess. Please see your member handbook for additional information or contact our Customer Service team with questions.

Additional information

What is the deductible?

Your plan's deductible is the amount of money that you pay first, before your plan starts to pay. You'll see that many services, especially preventive care, are covered by the plan without you needing to meet the deductible. The individual deductible applies if you enroll without dependents. If you and one or more dependents enroll, the individual deductible applies for each member only until the family deductible has been met. Deductible expense is applied to the out-of-pocket limit.

In-network expense and out-of-network expense apply together toward your deductible.

What is the out-of-pocket limit?

The out-of-pocket limit is the most you'll pay for covered expenses during the plan year. Once the out-of-pocket limit has been met, the plan will pay 100 percent of allowed amounts for covered services for the rest of that year. The individual out-of-pocket limit applies only if you enroll without dependents. If you and one or more dependents enroll, the individual out-of-pocket limit applies for each member only until the family out-of-pocket limit has been met. Be sure to check your member handbook, as there are some charges, such as non-essential health benefits, penalties, and balance billed amounts that do not count toward the out-of-pocket limit.

Note that there is a separate category for in-network and out-of-network when it comes to meeting your out-of-pocket limit. Only in-network expense applies to the in-network out-of-pocket limit. Only out-of-network expense applies to the out-of-network out-of-pocket limit.

Payments to providers

Payment to providers is based on the prevailing or contracted PacificSource fee allowance for covered services. In-network providers accept the fee allowance as payment in full. Out-of-network providers are allowed to balance bill any remaining balance that your plan did not cover. Services of out-of-network providers could result in out-of-pocket expense in addition to the percentage indicated.

Preauthorization

Coverage of certain medical services and surgical procedures requires a benefit determination by PacificSource before the services are performed. This process is called preauthorization.

Preauthorization is necessary to determine if certain services and supplies are covered under this plan, and if you meet the plan's eligibility requirements. Preauthorization does not change your out-of-pocket expense for in-network and out-of-network providers. You'll find the most current preauthorization list on our website, [PacificSource.com/member/preauthorization.aspx](https://www.pacificsource.com/member/preauthorization.aspx).

Discrimination is against the law

PacificSource Health Plans does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determination