



**TOTALLY THERE FOR YOU**

## TOTAL SAVER COMPLETE

Cost Share for Medical Expenses	Individual	Family
Annual Deductible	\$7,150	\$14,300
Coinsurance	0%	0%
Cost Share for Pharmacy Expenses (Copays apply toward Max Out-of-Pocket; pay Copay or 50% of charges, whichever is less)		
Deductible and Coinsurance	Integrated with Medical	Integrated with Medical
Generic Copay	100% Covered after Deductible	
Preferred Brand Copay		
Non-preferred Brand Copay		
Specialty Drug Coinsurance		
Maximum Out-of-Pocket Expense		
Integrated Medical and Prescription	\$7,150	\$14,300

### NOTES AND DISCLAIMERS

Your **Certificate of Coverage** provides you with important information about how to properly use your health insurance. It includes information about your health care benefits, including Prior Approval requirements for certain services.

This **Schedule of Out-of-Pocket Expenses** lists your costs when you receive health care. It also shows you the maximum benefit you will receive for any health care service.

Please read the Certificate and this Schedule to fully understand the benefits you are and are not entitled to receive.

Services are Covered when they are:

- **Medically/Clinically Necessary\*** when provided by your Affiliated Physician or provided by a Participating Provider and when you have advance approval by us when we consider approval required (except in a Medical Emergency), or provided by an Out-of-Network Provider upon referral from your Affiliated Physician and with Prior Approval.
  - \* (As defined in the Certificate and according to Medical and Behavioral Health policies made by Total Health Care USA with the input of Physicians not employed by Total Health Care USA or according to reputable sources.)
- **Out-of-Network Services:** Costs associated with services obtained Out-of-Network (unless services were the result of a Medical Emergency or Accidental Injury or Urgent Condition as defined in your Certificate of Coverage) will not apply towards your Maximum Out-of-Pocket Expense, nor will they apply towards satisfying your Deductible or Coinsurance.
- **Emergency Services incurred Out-of-Network:** Copays, Deductibles, and Coinsurance will apply toward your Total Health Care USA Network obligations. Total Health Care USA will pay fee screens, Medicare fees, or Usual and Customary rates for out-of-network emergency services, including professional fees and ambulances. Any balance-billing by the provider if they do not agree to accept the reimbursement will be Member responsibility.
- If you seek services without a referral and Prior Approval when required, you will be required to pay for the cost of the services. You will also pay for services that are beyond those approved, beyond benefit maximums, or excluded from Coverage. You or your Physician must call (313) 871-2000 to obtain Prior Approval for services. Report emergency inpatient admissions to us as soon as reasonably possible after admission.

See Section V of your Certificate for Covered and Non-Covered Services. It includes the summary of Covered Preventive Health Care Services for which you are entitled without any cost share. Total Health Care USA's complete Preventive Health Care Guidelines are available from our Customer Service Department. Please call (313) 871-2000.

Services	Benefit
<b>Hospital Services, including radiology and laboratory services facility fees</b>	
Inpatient Care and Acute Care Services (including delivery of a newborn)	100% Covered after Deductible
Hospital Outpatient Care	100% Covered after Deductible
Hospital Observation Care	100% Covered after Deductible
<b>Medical Emergency and Urgent Care Services</b>	
Emergency Room Services	100% Covered after Deductible (subject to additional balance-billing if out-of-network; refer to COC)
Urgent Care Center Services	100% Covered after Deductible
Emergency Transportation/Ambulance	\$75 Copay (subject to additional balance-billing if out-of-network; refer to COC)
<b>Professional Physician Services (Primary and Specialty Care)</b>	
Office/Home Visits and Consultations (to treat sickness or injury)	100% Covered after Deductible
Preventive Health Care Services (See Section V 5.02 of your Certificate)	100% Covered
Maternity Services (prenatal, postnatal, maternity education)	100% Covered
Inpatient Hospital Visits	100% Covered after Deductible
Inpatient Surgical Procedures (including transplants)	100% Covered after Deductible
Ambulatory Surgery Center Services, Outpatient Surgery	100% Covered after Deductible
Allergy Testing and Serum	100% Covered
<b>Other Specialty Care</b>	
Infertility Services (to address underlying causes only)	100% Covered after Deductible
Temporomandibular Joint Dysfunction/Syndrome	50% Covered
Orthognathic Surgery	50% Covered
Accidental Dental	See Certificate of Coverage for Coverage Exceptions

**Shading represents a service with a benefit restriction**

Services	Total Health Care USA Network
Bariatric Surgery (one per lifetime)	100% Covered after Deductible
Plastic/Cosmetic/Reconstructive Surgery (requires Prior Approval and must meet criteria as Medically/Clinically Necessary)	100% Covered after Deductible
Dietician Services/Nutritional Counseling (up to six visits per Contract Year)	100% Covered
Diabetes Education Weight Loss Services	100% Covered
<b>Behavioral Health Services</b> Requires Prior Approval from Behavioral Health Provider, call (855) 377-2416	
Mental Health Inpatient Facility Care (including partial hospitalization and residential facility)	100% Covered after Deductible
Professional Services while Inpatient	100% Covered after Deductible
Mental Health Outpatient Care (includes Group Therapy - Professional Services)	100% Covered after Deductible
Substance Use Services (includes facility services for inpatient detox, subacute, intermediate care, residential and outpatient evaluation/therapy)	100% Covered after Deductible
Professional Services for Inpatient Substance Use Services	100% Covered after Deductible
Professional Services for Outpatient Substance Use Services	100% Covered after Deductible
Autism ABA Benefits	100% Covered after Deductible
<b>Rehabilitative and Habilitative Medicine Services</b>	
Rehabilitative: <ul style="list-style-type: none"> <li>• Physical and Occupational Therapy, Chiropractic and Osteopathic Manipulations (combined benefit up to 30 visits per Contract Year)</li> <li>• Speech Therapy (30 visits per Contract Year)</li> </ul>	100% Covered after Deductible
Habilitative Services: <ul style="list-style-type: none"> <li>• Physical and Occupational Therapy, Chiropractic and Osteopathic Manipulations (combined benefit up to 30 visits per Contract Year)</li> <li>• Speech Therapy (30 visits)</li> <li>• Autism: No visit limit for PT/OT, ST</li> </ul>	100% Covered after Deductible
Cardiac Rehabilitation and Pulmonary Rehab (combined benefit up to 30 visits per Contract Year)	100% Covered after Deductible
Habilitative and Rehabilitative Devices	100% Covered after Deductible

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Services	Total Health Care USA Network
<b>Other Services</b>	
Radiation Therapy	100% Covered after Deductible
Dialysis Services	100% Covered after Deductible
Chemotherapy Medical Benefit (Doctor Dispensed) Pharmacy Benefit	100% Covered after Deductible
Infusion Therapy	100% Covered after Deductible
Radiology Examinations (in a non-hospital setting facility) including MRI, MRA, CT, PET Scans	100% Covered after Deductible
Laboratory Services	100% Covered after Deductible
Prosthetic and Orthotic Support Services	100% Covered after Deductible
Durable Medical Equipment for rent, purchase, or repair (including oxygen and enteral nutrition products) <i>Specific Network Provider</i>	100% Covered
Home Health Care	100% Covered after Deductible
Hospice Care	100% Covered after Deductible
Clinical Trial	100% Covered after Deductible
Eyeglasses on selected lenses and frames Adults - one pair every 2 years Children up to 18 yrs - one pair yearly	100% Covered
Eye Exam (one yearly)	100% Covered
Hearing Aid Exam and Hearing Aids	100% Coverage for Examination, Plan pays a max \$600 per ear every 3 years
Skilled Nursing Facility (up to 45 days maximum per Contract Year)	100% Covered after Deductible

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