Excellus

Finger Lakes Area School Health Plan

Benefit Comparison
Benefit Time Period 07/01/2019 - 06/30/2020

General Information

Cost Sharing Expenses

Benefit Name	Healthy Blue Copay $15 In Network	Healthy Blue Copay $15 Out of Network	Healthy Blue Copay $15 Limits	Healthy Blue Copay $30 In Network	Healthy Blue Copay $30 Out of Network	Healthy Blue Copay $30 Limits	BluePoint2 $15 In Network	BluePoint2 $15 Out of Network	BluePoint2 $15 Limits
Deductible - Single	$0	$500		$0	$500		$0	$300	
Deductible - Family	$0	$1,500		$0	$1,500		$0	$750	
Coinsurance	0%	20%		0%	20%		0%	25%	
Annual Out of Pocket Maximum - Single	$4,200	$4,200		$4,200	$4,200		$6,350	$6,350	
Annual Out of Pocket Maximum - Family	$12,600	$12,600		$12,600	$12,600		$12,700	$12,700	

Office Visit Cost Shares

Benefit Name	Healthy Blue Copay $15 In Network	Healthy Blue Copay $15 Out of Network	Healthy Blue Copay $15 Limits	Healthy Blue Copay $30 In Network	Healthy Blue Copay $30 Out of Network	Healthy Blue Copay $30 Limits	BluePoint2 $15 In Network	BluePoint2 $15 Out of Network	BluePoint2 $15 Limits
Cost Share - Primary Care	$15 Copayment	20% Coinsurance Subject to Deductible		$30 Copayment	20% Coinsurance Subject to Deductible		$15 Copayment	25% Coinsurance Subject to Deductible	
Cost Share - Specialist	$25 Copayment	20% Coinsurance Subject to Deductible		$50 Copayment	20% Coinsurance Subject to Deductible		$15 Copayment	25% Coinsurance Subject to Deductible	
Cost Share - Sick Kids	$0 copayment for dependents to age 19 on all In-Network PCP office visits.	20% Coinsurance Subject to Deductible		$0 copayment for dependents to age 19 on all In-Network PCP office visits.	20% Coinsurance Subject to Deductible		$5 PCP OV and Treatment for sick kids to age 19	25% Coinsurance Subject to Deductible	

Plan Limits

Benefit Name	Healthy Blue Copay $15 In Network	Healthy Blue Copay $15 Out of Network	Healthy Blue Copay $15 Limits	Healthy Blue Copay $30 In Network	Healthy Blue Copay $30 Out of Network	Healthy Blue Copay $30 Limits	BluePoint2 $15 In Network	BluePoint2 $15 Out of Network	BluePoint2 $15 Limits
Plan/Calendar Year			Calendar Year Benefits			Calendar Year Benefits			Calendar Year Benefits
Diabetic Preauthorization and Step Therapy			Yes			Yes			No

Who is Covered

	Healthy Blue Copay $15			Healthy Blue Copay $30			BluePoint2 $15		
Benefit Name	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**
Domestic Partner Coverage			Not Covered			Not Covered			Not Covered

Inpatient Services

Inpatient Facility

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Inpatient Hospital Services	$150 Copayment	20% Coinsurance Subject to Deductible		$500 Copayment	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	
Mental Health Care	$150 Copayment	20% Coinsurance Subject to Deductible		$500 Copayment	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	
Substance Use Detoxification	$150 Copayment	20% Coinsurance Subject to Deductible		$500 Copayment	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	
Skilled Nursing Facility	$150 Copayment	20% Coinsurance Subject to Deductible	45 Days per year	$500 Copayment	20% Coinsurance Subject to Deductible	45 Days per year	Covered in Full	25% Coinsurance Subject to Deductible	120 Days Per Year
Physical Rehabilitation	$150 Copayment	20% Coinsurance Subject to Deductible	60 Days per year	$500 Copayment	20% Coinsurance Subject to Deductible	60 Days per year	Covered in Full	25% Coinsurance Subject to Deductible	60 Days per year
Maternity Care	Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	

Inpatient Professional Services

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Inpatient Hospital Surgery	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	
Anesthesia	PCP / Specialist - Covered in Full	Covered in Full		PCP / Specialist - Covered in Full	Covered in Full		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	

Outpatient Facility Services

Outpatient Facility Services

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
SurgiCenters and Freestanding Ambulatory Centers Surgical Care	$75 Copayment	20% Coinsurance Subject to Deductible		$250 Copayment	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	

	Healthy Blue Copay $15			Healthy Blue Copay $30			BluePoint2 $15		
Benefit Name	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**
Diagnostic X-ray	$25 Copayment	20% Coinsurance Subject to Deductible		$50 Copayment	20% Coinsurance Subject to Deductible		$15 Copayment	25% Coinsurance Subject to Deductible	
Diagnostic Laboratory and Pathology	Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	
Radiation Therapy	$25 Copayment	20% Coinsurance Subject to Deductible		$50 Copayment	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	
Chemotherapy	$15 Copayment	20% Coinsurance Subject to Deductible		$30 Copayment	20% Coinsurance Subject to Deductible		$15 Copayment	25% Coinsurance Subject to Deductible	
Infusion Therapy	Inclusive of Primary Service	Inclusive of Primary Service		Inclusive of Primary Service	Inclusive of Primary Service		Inclusive to Primary Service	Inclusive to Primary Service	
Dialysis	Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	
Mental Health Care	$25 Copayment	20% Coinsurance Subject to Deductible		$50 Copayment	20% Coinsurance Subject to Deductible		$15 Copayment	25% Coinsurance Subject to Deductible	
Substance Use Care	$25 Copayment	20% Coinsurance Subject to Deductible		$50 Copayment	20% Coinsurance Subject to Deductible		$15 Copayment	25% Coinsurance Subject to Deductible	

Home and Hospice Care

Home Care

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Home Care	Covered in Full	20% Coinsurance Subject to $50 Deductible	40 Visits per year	Covered in Full	20% Coinsurance Subject to $50 Deductible	40 Visits per year	Covered in Full	25% Coinsurance Subject to $50 Deductible	
Home Infusion Therapy	Covered in Full	20% Coinsurance Subject to $50 Deductible	40 Visits per year	Covered in Full	20% Coinsurance Subject to $50 Deductible	40 Visits per year	Covered in Full	25% Coinsurance Subject to $50 Deductible	40 Visits per year

Hospice Care

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Hospice Care Inpatient	Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	

Outpatient and Office Professional Services

Professional Services

Benefit Name	Healthy Blue Copay $15 In Network	Healthy Blue Copay $15 Out of Network	Healthy Blue Copay $15 Limits	Healthy Blue Copay $30 In Network	Healthy Blue Copay $30 Out of Network	Healthy Blue Copay $30 Limits	BluePoint2 $15 In Network	BluePoint2 $15 Out of Network	BluePoint2 $15 Limits
Office Surgery	Specialist - $25 Copayment PCP - $15 Copayment	20% Coinsurance Subject to Deductible		Specialist - $50 Copayment PCP - $30 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	
Diagnostic X-ray	PCP / Specialist - $25 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $50 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	
Diagnostic Laboratory and Pathology	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	
Radiation Therapy	PCP / Specialist - $25 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $50 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	
Chemotherapy	PCP / Specialist - $15 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $30 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	
Infusion Therapy	PCP / Specialist - Inclusive of Primary Service	Inclusive of Primary Service		PCP / Specialist - Inclusive of Primary Service	Inclusive of Primary Service		PCP / Specialist - Inclusive of Primary Service	Inclusive of Primary Service	
Dialysis	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	
Mental Health Care	PCP / Specialist - $25 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $50 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	
Maternity Care	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	
TeleMedicine Program	PCP / Specialist - $10 Copayment	Not Covered		PCP / Specialist - $10 Copayment	Not Covered		PCP / Specialist - $10 Copayment	Not Covered	
Chiropractic Care	PCP / Specialist - $25 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $50 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	
Allergy Testing	Specialist - $25 Copayment PCP - $15 Copayment	20% Coinsurance Subject to Deductible		Specialist - $50 Copayment PCP - $30 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	
Allergy Treatment Including Serum	Specialist - $25 Copayment PCP - $15 Copayment	20% Coinsurance Subject to Deductible		Specialist - $50 Copayment PCP - $30 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	
Hearing Evaluations Routine	PCP / Specialist - $25 Copayment	20% Coinsurance Subject to Deductible	1 Exam Per Year	PCP / Specialist - $50 Copayment	20% Coinsurance Subject to Deductible	1 Exam Per Year	PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	1 Exam per year

Rehab and Habilitation

Outpatient Facility

	Healthy Blue Copay $15			Healthy Blue Copay $30			BluePoint2 $15		
Benefit Name	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**
Physical Rehabilitation	$25 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	$50 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	$15 Copayment	25% Coinsurance Subject to Deductible	30 Visits per calendar year
Occupational Rehabilitation	$25 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	$50 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	$15 Copayment	25% Coinsurance Subject to Deductible	30 Visits per calendar year
Speech Rehabilitation	$25 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	$50 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	$15 Copayment	25% Coinsurance Subject to Deductible	30 Visits per calendar year

Outpatient Professional Services

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Physical Rehabilitation	PCP / Specialist - $25 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	PCP / Specialist - $50 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	30 Visits per calendar year
Occupational Rehabilitation	PCP / Specialist - $25 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	PCP / Specialist - $50 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	30 Visits per calendar year
Speech Rehabilitation	PCP / Specialist - $25 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	PCP / Specialist - $50 Copayment	20% Coinsurance Subject to Deductible	45 Visits per year	PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	30 Visits per calendar year

Preventive Services

Preventive Professional Services Meeting Federal Guidelines*

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Adult Physical Examination	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible	1 Exam per year	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible	1 Exam per year	PCP / Specialist - Covered in Full	Not Covered	1 Exam per year
Adult Immunizations	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	Not Covered	
Well Child Visits and Immunizations	PCP / Specialist - Covered in Full	Covered in Full		PCP / Specialist - Covered in Full	Covered in Full		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	
Routine GYN Visit	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	2 Exam per year
Pre/Post-Natal Care	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	
Mammography Screening Professional	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	

	Healthy Blue Copay $15			Healthy Blue Copay $30			BluePoint2 $15		
Benefit Name	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**
Colonoscopy Screening Professional	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	
Bone Density Screening Professional	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	

Preventive Facility Services Meeting Federal Guidelines*

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Cervical Cytology Preventative	Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	2 per year
Mammography Screening Facility	Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	
Colonoscopy Screening Facility	Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	
Bone Density Screening Facility	Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	

Preventive services in addition to those required under Federal Guidelines - Professional

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Prostate Cancer Screening	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	
Mammography Screening Professional	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	25% Coinsurance Subject to Deductible	
Colonoscopy Screening Professional	PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - Covered in Full	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	
Bone Density Screening Professional	PCP / Specialist - $25 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $50 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	

Preventive services in addition to those required under Federal Guidelines - Facility

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Mammography Screening Facility	Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	

	Healthy Blue Copay $15			Healthy Blue Copay $30			BluePoint2 $15		
Benefit Name	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**
Colonoscopy Screening Facility	Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	20% Coinsurance Subject to Deductible		Covered in Full	25% Coinsurance Subject to Deductible	
Bone Density Screening Facility	$25 Copayment	20% Coinsurance Subject to Deductible		$50 Copayment	20% Coinsurance Subject to Deductible		$15 Copayment	25% Coinsurance Subject to Deductible	

Other Benefits

Additional Benefits

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Treatment of Diabetes Insulin and Supplies	PCP / Specialist - $15 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $30 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	
Diabetic Equipment	PCP / Specialist - $15 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $30 Copayment	20% Coinsurance Subject to Deductible		PCP / Specialist - $15 Copayment	25% Coinsurance Subject to Deductible	
Durable Medical Equipment (DME)	PCP / Specialist - 20% Coinsurance	20% Coinsurance Subject to Deductible		PCP / Specialist - 20% Coinsurance	20% Coinsurance Subject to Deductible		PCP / Specialist - 20% Coinsurance	25% Coinsurance Subject to Deductible	
Medical Supplies	PCP / Specialist - 20% Coinsurance	20% Coinsurance Subject to Deductible		PCP / Specialist - 20% Coinsurance	20% Coinsurance Subject to Deductible		PCP / Specialist - Not Covered	Not Covered	
Acupuncture	PCP / Specialist - $25 Copayment	20% Coinsurance Subject to Deductible	10 Visits per year	PCP / Specialist - $50 Copayment	20% Coinsurance Subject to Deductible	10 Visits per year	PCP / Specialist - 50% Coinsurance	50% Coinsurance Subject to Deductible	10 Visits per calendar year
Private Duty Nursing	PCP / Specialist - Not Covered	Not Covered	Not Covered	PCP / Specialist - Not Covered	Not Covered	Not Covered	PCP / Specialist - Not Covered	Not Covered	Not Covered

Emergency Services

ER Facility

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Facility Emergency Room Visit	$75 Copayment	$75 Copayment		$250 Copayment	$250 Copayment		$50 Copayment	$50 Copayment	

Transportation

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Prehospital Emergency and Transportation - Ground or Water	$75 Copayment	$75 Copayment		$250 Copayment	$250 Copayment		$25 Copayment	$25 Copayment	

	Healthy Blue Copay $15			Healthy Blue Copay $30			BluePoint2 $15		
Urgent Care									
Benefit Name	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**	**In Network**	**Out of Network**	**Limits**
Urgent Care Center Facility Visit	$25 Copayment	20% Coinsurance Subject to Deductible		$50 Copayment	20% Coinsurance Subject to Deductible		$25 Copayment	25% Coinsurance Subject to Deductible	

Ancillary Benefits

Vision

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Adult Eye Exams - Routine	$25 Copayment	20% Coinsurance Subject to Deductible	1 Exam per year	$50 Copayment	20% Coinsurance Subject to Deductible	1 Exam per year	$15 Copayment	Not Covered	1 Exam every 2 calendar years
Adult Eyewear - Routine	Covered	Covered	$60 Reimbursement per year	Covered	Covered	$60 Reimbursement per year	Covered	Not Covered	$60 Reimbursement every 2 calendar years
Pediatric Eye Exams - Routine	$25 Copayment	20% Coinsurance Subject to Deductible	1 Exam per year	$50 Copayment	20% Coinsurance Subject to Deductible	1 Exam per year	$15 Copayment	Not Covered	1 Exam per calendar year
Pediatric Eyewear - Routine	20% Coinsurance	20% Coinsurance Subject to Deductible	1 Pair Per year	20% Coinsurance	20% Coinsurance Subject to Deductible	1 Pair Per year	20% Coinsurance	Not Covered	1 Pair per calendar year

Rx Benefits

Rx Plan

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Rx Plan			$5/$25/$50, $0 Gen for Kids			$5/$35/$70, $0 GEN FOR KIDS			$5/$15/$30

Rx Benefits

Benefit Name	In Network	Out of Network	Limits	In Network	Out of Network	Limits	In Network	Out of Network	Limits
Days Supply Per Retail Order	30			30			90		
Days Supply Per Mail Order	90			90			90		
Copays Per Mail Order Supply	2			2			2		