



## County of Albemarle Plus Plan Schedule of Benefits

| <b>OUTPATIENT SERVICES</b>                                                                                                                                               | <b>In-Network<br/>MEMBER PAYS</b> | <b>Out-of-Network<br/>MEMBER PAYS</b> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|---------------------------------------|
| <b>Preventative Services</b> (as defined by the plan)                                                                                                                    | \$0                               | 30% AC <sup>1</sup>                   |
| <b>Physician Home/Office Visit</b> (includes allergy testing/treatment)                                                                                                  |                                   |                                       |
| Primary Care Visit                                                                                                                                                       | \$15                              | 30% AC <sup>1</sup>                   |
| Specialist Visit including OB-GYN physician                                                                                                                              | \$30                              | 30% AC <sup>1</sup>                   |
| <b>Allergy Serum &amp; Allergy Injections</b>                                                                                                                            |                                   |                                       |
| Primary Care Visit                                                                                                                                                       | \$15                              | 30% AC <sup>1</sup>                   |
| Specialist Visit                                                                                                                                                         | \$30                              | 30% AC <sup>1</sup>                   |
| In-Network, if the office visit Copayment is greater than the amount of the serum & injection, then the Member will only be charged the amount of the serum & injection. |                                   |                                       |
| <b>Lab Services</b>                                                                                                                                                      | 10% AC                            | 30% AC <sup>1</sup>                   |
| <b>Mammogram</b>                                                                                                                                                         | \$0                               | 30% AC <sup>1</sup>                   |
| <b>Diagnostic Services</b> (other than specialty diagnostics)                                                                                                            | 10% AC                            | 30% AC <sup>1</sup>                   |
| <b>Colonoscopy</b>                                                                                                                                                       | \$0                               | 30% AC <sup>1</sup>                   |
| <b>Specialty Diagnostic Services</b><br>Including, but not limited to, MRA, MRI, CAT Scan, PET Scan, and Sleep Studies                                                   | 10% AC                            | 30% AC <sup>1</sup>                   |
| <b>Outpatient Facility/Outpatient Surgery</b>                                                                                                                            |                                   |                                       |
| To facility                                                                                                                                                              | 10% AC                            | 30% AC <sup>1</sup>                   |
| To physician or professional provider                                                                                                                                    | \$15 PCP/\$30 Specialist          |                                       |
| <b>Spinal Manipulations</b><br>Maximum of 25 outpatient visits per Benefit Year                                                                                          | \$15                              | 30% AC <sup>1</sup>                   |
| <b>Urgent Care Center</b><br>When Medically Necessary, as determined by Southern Health                                                                                  | \$35                              |                                       |
| <b>MATERNITY SERVICES</b>                                                                                                                                                | <b>In-Network<br/>MEMBER PAYS</b> | <b>Out-of-Network<br/>MEMBER PAYS</b> |
| <b>Prenatal Care &amp; Postpartum Home or Office Visit</b><br>(after the initial office visit for diagnosis of Pregnancy)                                                | \$0                               | 30% AC <sup>1</sup>                   |
| <b>Maternity Ultrasounds</b>                                                                                                                                             | 10% AC                            | 30% AC <sup>1</sup>                   |
| <b>Inpatient Hospital Services</b>                                                                                                                                       |                                   |                                       |
| Total per admission                                                                                                                                                      | 10% AC                            | 30% AC <sup>1</sup>                   |
| Inpatient PCP/OB-GYN services                                                                                                                                            | \$50                              | 30% AC <sup>1</sup>                   |
| <b>EMERGENCY CARE</b>                                                                                                                                                    | <b>In-Network<br/>MEMBER PAYS</b> | <b>Out-of-Network<br/>MEMBER PAYS</b> |
| <b>Emergency Room Services</b> (Co-payment waived if admitted.)<br>Total per admission                                                                                   | \$200                             |                                       |
| <b>Ambulance Transportation</b><br>Non-emergency transportation must be Preauthorized by Southern Health.                                                                | \$0                               | \$0                                   |
| <b>MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES</b>                                                                                                                        | <b>In-Network<br/>MEMBER PAYS</b> | <b>Out-of-Network<br/>MEMBER PAYS</b> |
| <b>Inpatient</b><br>Total per admission to facility and each professional provider                                                                                       | 10% AC                            | 30% AC <sup>1</sup>                   |
| <b>Outpatient</b>                                                                                                                                                        | \$15                              | 30% AC <sup>1</sup>                   |
| <b>Medication Management Visit</b> (unlimited)                                                                                                                           | \$15 PCP/\$30 Specialist          | 30% AC <sup>1</sup>                   |
| <b>INPATIENT HOSPITAL SERVICES</b>                                                                                                                                       | <b>In-Network<br/>MEMBER PAYS</b> | <b>Out-of-Network<br/>MEMBER PAYS</b> |
| Total per admission                                                                                                                                                      | 10% AC                            | 30% AC <sup>1</sup>                   |

<sup>1</sup> After the Deductible.

<sup>2</sup> Does NOT apply to out-of-pocket maximum.

AC – Allowable Charge

| OTHER BENEFITS                                                                                                                                                                                                                                            | In-Network<br>MEMBER PAYS                            | Out-of-Network<br>MEMBER PAYS              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|--------------------------------------------|
| <b>Cardiac Rehabilitation Therapy</b><br>Maximum 18 outpatient visits per condition.                                                                                                                                                                      | \$0                                                  | 30% AC <sup>1</sup>                        |
| <b>Durable Medical Equipment (DME)</b> <sup>2</sup>                                                                                                                                                                                                       | 20% AC                                               | 30% AC <sup>1</sup>                        |
| <b>Early Intervention Services</b><br>For qualified dependents from birth to age 3. See eligibility requirements in your <i>Description of Benefits</i> .<br>Home or Outpatient Therapy and Assistive Technology Services<br>Assistive Technology Devices | \$15 PCP/\$30 Specialist<br>\$0                      | 30% AC <sup>1</sup><br>30% AC <sup>1</sup> |
| <b>Home Health Care Services</b><br>Maximum 90 visit per Benefit Year                                                                                                                                                                                     | \$0                                                  | 30% AC <sup>1</sup>                        |
| <b>Hospice Care</b>                                                                                                                                                                                                                                       | \$0                                                  | 30% AC <sup>1</sup>                        |
| <b>Infusion Therapy (including Chemotherapy), Radiation Therapy &amp; Dialysis</b>                                                                                                                                                                        | 10% AC                                               | 30% AC <sup>1</sup>                        |
| <b>Non-Implanted Prosthetic Devices</b> <sup>2</sup>                                                                                                                                                                                                      | 20% AC                                               | 30% AC <sup>1</sup>                        |
| <b>Occupational, Speech and Physical Therapy</b><br>Inpatient - Maximum 180 days per Condition<br>Total per admission<br>Outpatient – Maximum 90 visits per Benefit Year<br>Per visit                                                                     | 10% AC<br>\$30                                       | 30% AC <sup>1</sup><br>30% AC <sup>1</sup> |
| <b>Skilled Nursing Facility</b><br>Maximum 180 inpatient days per Benefit Year                                                                                                                                                                            | 10% AC                                               | 30% AC <sup>1</sup>                        |
| <b>Wisdom Tooth Extraction</b> (bony impacted or soft tissue)<br>Performed in provider's office<br>Performed in outpatient facility                                                                                                                       | \$15 PCP/\$30 Specialist<br>\$15 PCP/\$30 Specialist | 30% AC <sup>1</sup><br>30% AC <sup>1</sup> |
| <b>VISION</b> <sup>2</sup> (One eye exam during a 12 month period)                                                                                                                                                                                        | <b>In-Network</b>                                    | <b>Out-of-Network</b>                      |
| Spectacle Eye Exam                                                                                                                                                                                                                                        | \$0                                                  | 30% AC <sup>1</sup>                        |
| Eye Exam for non-specialty contact lenses                                                                                                                                                                                                                 | \$35                                                 | 30% AC <sup>1</sup>                        |
| Eye Exam for specialty contact lenses                                                                                                                                                                                                                     | Benefit payable \$40                                 | 30% AC <sup>1</sup>                        |
| <b>PRESCRIPTION DRUG BENEFIT</b> <sup>2</sup>                                                                                                                                                                                                             | <b>Member Pays</b>                                   |                                            |
| <b>For up to a 31 day supply</b><br>Generic*<br>Preferred Brand*<br>Non-Preferred Brand*                                                                                                                                                                  | \$7<br>\$30<br>\$50                                  |                                            |
| <b>For up to a 90 day supply through mail-order program</b><br>Generic (for up to a 90 day supply)<br>Preferred Brand<br>Non-Preferred Brand                                                                                                              | \$14<br>\$60<br>\$100                                |                                            |
| <b>DEDUCTIBLES AND MAXIMUMS</b>                                                                                                                                                                                                                           | <b>In-Network</b>                                    | <b>Out-of-Network</b>                      |
| <b>Benefit Year Out-of-Pocket Maximum</b><br>Individual<br>Family                                                                                                                                                                                         | \$2,000<br>\$4,000                                   | \$3,000<br>\$6,000                         |
| <b>Lifetime Maximum Benefit Per Member</b>                                                                                                                                                                                                                | Unlimited                                            |                                            |
| <b>Benefit Year Deductible</b><br>Individual<br>Family                                                                                                                                                                                                    | \$0<br>\$0                                           | \$750<br>\$1,500                           |

Southern Health's Benefit Payable is calculated after subtracting from the AC any applicable Deductible, Copayment, Coinsurance or Penalty owed by the Member. All Benefit Maximums are combined for In-Network and Out-of-Network unless otherwise specified.

**NOTIFICATION PENALTY:** Failure to comply with the Notification procedures outlined in the *Description of Benefits* may result in a \$500 penalty. This penalty, when required, will be subtracted from the AC before calculating any Coinsurance that may apply. It is also subtracted before any amount You pay applies to a Deductible or Copayment.

**BENEFITS AND BENEFIT YEAR:** Benefits listed in this Schedule of Benefits are for Covered Services only. The Benefit Year is the plan year.

<sup>1</sup> After the Deductible    <sup>2</sup> Does NOT apply to out-of-pocket maximum.    \* For Retail Maintenance Drugs, the Member pays 3 Co-payments for 3 Prescribing Units.    AC – Allowable Charge