	Essential Plan1	Essential Plan 2	Essential Plan 3	Essential Plan 4		
TYPE OF SERVICE	150 - 200% FPL	138 - 150% FPL	100 - 138% FPL	Below 100% FPL		
DEDUCTIBLE (single)	\$0	\$0	\$0	\$0		
MAXIMUM OUT OF POCKET LIMIT (single) Includes the deductible	\$2,000	\$200	\$200	\$0		
COST SHARING - MEDICAL SERVICES						
Inpatient Facility/SNF/Hospice	\$150 per admission	\$0 per admission	\$0 per admission	\$0 per admission		
Outpatient Facility-Surgery, including freestanding surgicenters	\$50	\$50 \$0		\$0		
Surgeon - Inpatient facility, outpatient facility, including freestanding surgicenters	\$50 \$0 \$0 \$0  One such copay per surgery and applies only to surgery performed in a hospital inpatient or hospital outpatient					
PCP	\$15	\$0	\$0	\$0		
Specialist	\$25	\$0	\$0	\$0		
PT/OT/ST - rehabilitative & habilitative therapies	\$15	\$0	\$0	\$0		
ER	\$75	\$75 \$0		\$0		
Ambulance	\$75	\$0	\$0	\$0		
Urgent Care	\$25	\$0	\$0	\$0		
DME/Medical supplies	5% cost sharing	\$0	\$0	\$0		
Hearing aids	5% cost sharing	\$0	\$0	\$0		
Non-emergency transportation	N/A	N/A	\$0	\$0		
Non-prescription drugs	N/A	N/A	\$.50	\$0		
Adult dental (Preventive Dental Care; Routine Dental Care and Major Dental Care)	\$0	\$0	\$0	\$0		
Vision care - Exams	\$0	\$0	\$0	\$0		
Vision care - Lenses and Frames	\$0	\$0	\$0	\$0		
Vision care - Contact Lenses	\$0	\$0	\$0	\$0		

Observation stay/observation care unit	ER copay per case, copay is waived if direct transfer from outpatient surgery setting to ar observation care unit		
Hospital services- non-maternity	Inpatient Facility copay per a dmission#		
Maternitycarestay(coversmothera nd Well newborn combined)	Inpatient Facility copay per a dmission#		
Mental health/Behavioral healthcare	Inpatient Facility copay per a dmission#		
Detoxification	Inpatient Facility copay per a dmission#		
Substance use disorder services	Inpatient Facility copay per admission#		
Skilled nursing facility	Indicated copay per admission is waived if direct transfer from hospital inpatient settin to skilled nursing facility		
Hospice (inpatient)	Indicated copay per admission is waived if direct transfer from hospital inpatient setting or skilled nursing facility to hospice facility		
GENCY MEDICAL SERVICES			
	ER copay per case - copay is waived if patient is admitted as an inpatient (including as ar		
GENCY MEDICAL SERVICES Facility charge - Emergency room	ER copay per case - copay is waived if patient is admitted as an inpatient (including as ar observationcare unit) directly from the emergencyroom		
Facility charge - Emergency room	observationcare unit) directly from the emergencyroom		
Facility charge - Emergency room  Physician charge - Emergency room visit	observationcare unit) directly from the emergencyroom \$0 copay per visit		
Facility charge - Emergency room  Physician charge - Emergency room visit  Facility charge - Freestanding urgent care	\$0 copay per visit  Urgent care copay per visit		

	BHP Cost-Sharing1	BHP Cost-Sharing2	BHP Cost-Sharing3	BHP Cost-Sharing 4		
TYPE OF SERVICE	150 - 200% FPL	139 - 150% FPL	100-138% FPL	Below 100% FPL		
OUTPATIENT HOSPITAL/FACILITY SERVICES						
Outpatient facility surgery - hospital facility charge, including freestanding surgicenters						
Pre-admission/pre-operative testing	\$0 copay					
Diagnostic and routine laboratory and pathology	Specialist copay per visit					
Diagnostic and routine imaging services including Xray; excluding CAT/PET scans,  MRI	Specialist copay per visit					
Imaging: CAT/PET scans, MRI						
Chemotherapy	PCP copay per visit					
Radiation therapy	PCP copay per visit					
Hemodialysis/Renal dialysis	PCP copay per visit					
Mental health/Behavioral health care	PCP copay per visit					
Substance use disorder services	PCP copay per visit					
Covered therapies (PT, OT, ST) - rehabilitative&habilitative	PT/OT/ST copay per visit					
Home care	PCP copay per visit					
Hospice	PCP copay per visit					
REVENTIVE & PRIMARY CARE SERVICES						
Bone density testing	NOTE: For preventive case visits/servics as defined in section 2713 of ACA no deductible or cost sharing applies. Otherwise thecost sharing indicated below applies to all services					
Cervical cytology Colonoscopy screening Gynecological exams						
Immunizations	PCP/Specialist cop	ay per visit (based on ty	pe of physician perfor	ming the service)		
Mammography						
Prenatal maternity care						
Prostate cancer screening Routine exams						
Women's preventive health services						

#### PHYSICIAN/PROFESSIONAL SERVICES

Inpatient hospital surgery - surgeon	Surgeon copay per case			
Outpatient hospital and freestanding surgicenter - surgeon	Surgeon copay per case			
Office surgery	PCP/Specialist copay per visit (based on type of physician performing the service)			
Anesthesia (any setting)	Covered in full, no deductible and no cost sharing applies			
Covered therapies (PT, OT, ST) - rehabilitative&habilitative	PT/OT/ST copay per visit			
Additional surgical opinion	Specialist copay per visit			
Second medical opinion for cancer	Specialist copay per visit			
Maternity delivery and post-natal care -	Surgeon copay per case for delivery and post natal care services combined (only one			
physician or midwife	such copay per pregnancy)			
In-hospital physician visits	\$0 copay per visit			
Diagnostic office visits	PCP/Specialist copay per visit (based on type of physician performing the service)			
Diagnostic and routine laboratory and pathology	PCP/Specialist copay per visit			
Diagnostic and routine imaging services including Xray; excluding CAT/PET scans, MRI	PCP/Specialist copay per visit			
Imaging: CAT/PET scans, MRI	Specialist copay per visit			
Allergy testing	PCP/Specialist copay per visit			
Allergy shots	PCP/Specialist copay per visit			
Office/outpatient consult ations	PCP/Specialist copay per visit (based on type of physician performing the service)			
Mental health/Behavioral healthcare	PCP copay per visit			
Substance use disorder services	PCP copay per visit			
Chemotherapy	PCP copay per visit			
Radiation therapy	PCP copay per visit			
Hemodialysis/Renal dialysis	PCP copay per visit			
Chiropractic care	Specialist copay per visit			

	BHP Cost-Sharing1	BHP Cost-Sharing2	BHP Cost-Sharing3	BHP Cost-Sharing 4	
TYPE OF SERVICE	150 - 200% FPL	138 - 150% FPL	100-138% FPL	Below 100% FPL	
ADDITIONAL BENEFITS/SERVICES					
ABA treatment for Autism Spectrum Disorder	PCP copay per visit				
Assistive Communication Devices for Autism Spectrum Disorder	PCP copay per visit				
Durable medical equipment and medical supplies	DME/Medical supplies coinsurance cost sharing applies				
Hearing evaluations/testing	Specialist copay per visit				
Hearing aids	Hearing aid coinsurance cost sharing applies				
Diabetic drugs and supplies	PCP Copay per 30 days supply				
Diabetic education and self-management	PCP copay per visit				
Home care	PCP copay per visit				
Exercise facility reimbursements	Deductible does not apply. \$200/\$100 reimbursement everysix months for member.  Partial reimbursement for facility fees every six months if member attains at least 50				
PRESCRIPTION DRUGS					
Generic or Tier 1	\$6	\$1	\$1	\$0	
Formulary Brand or Tier 2	\$15	\$3	\$3	\$0	
Non-Formulary Brand or Tier 3	\$30	\$3	\$3	\$0	
Above are retail copay amounts; mail order	copays are 2.5 times re	tail for a 90-day supply			

#### **Additional Instructions:**

<sup>\*</sup> For an inpatient admission the only copay that applies during an inpatient stay is the inpatient facility per admission copay, and if surgery is performed a surgeon copay, and if a maternity delivery is performed a maternity delivery which is the same as the surgeon copy if this copay has not already been collected as part of another maternity related claim

<sup>\*</sup> There are no additional copays for diagnostic tests, medical supplies, in-hospital physician visits, anesthesia, assistant surgeon, other staff doctors, etc.

<sup>\*</sup>For a maternity stay the inpatient per admission copay covers charges for the mother and a well newborn.

<sup>\*</sup>The inpatient facility copay per admission is waived for a re-admission within 90 days of a previous discharge for the same or a related condition.

<sup>\*</sup>If the copay payable is more than the allowed amount (or remainder of the allowed amount), the copay payable is reduced to the allowed amount (or to the remainder of the allowed amount).

<sup>\*</sup>The maximum out of pocket limit is an aggregate over all covered services (medical and prescription drugs).

<sup>\*</sup>No cost sharing applies to the preventive care visits/services defined in section 2713 of ACA.