

# Northwest Employers Trust



## SUMMARY OF BENEFITS \$500 Deductible PPO 100/80/80/50 \$25 Copay

For medically necessary services rendered by a Preferred Plan or participating provider, the benefits of this plan will be provided at the percentage of the allowed amount as specified below after the deductible has been met. The deductible must be met for all services except as specified below. When you have reached the annual out-of-pocket coinsurance maximum, this plan will provide benefits at 100% of the allowed amount for the remainder of the calendar year. Any balances of charges not covered by this plan will be your responsibility to pay. The annual deductible, copays, outpatient mental disorders care, neurodevelopmental therapy services, outpatient rehabilitation care, repair of teeth, and smoking cessation programs do not apply to the maximum out-of-pocket coinsurance amount.

Benefits	Preferred Plan Provider	Participating/ Recognized Provider
<b>Professional Services</b> All office visits and the first \$500/year in outpatient x-ray and lab not subject to deductible. \$25 per-office visit copay for office, home, and outpatient hospital visits.**	100%	50%
Outpatient x-ray and lab above the first \$500/year; and all other professional services not billed as an office visit (i.e., x-ray, laboratory, medical procedures)	80%	50%
<b>Hospital Facility***</b> Inpatient and outpatient including diagnostic x-ray and laboratory \$150 copay per emergency room visit (waived if admitted)	80%	50%
<b>Acupuncture</b> 12 visits per calendar year maximum	80%	50%
<b>Ambulance Services**</b>	80%	80%
<b>Blood Bank**</b>	80%	80%
<b>Chemical Dependency</b> \$14,000 every two calendar year maximum	80%	50%
<b>Growth Hormone</b> \$25,000 per calendar year maximum	80%	50%
<b>Home Health and Hospice</b> Home health - 130 visits per calendar year maximum Hospice - 6 month maximum	80%	80%
<b>Home Medical Equipment, Prostheses and Orthotics</b>	80%	50%
<b>Home Phototherapy</b>	80%	80%
<b>Hospitalization for Dental Services</b> \$1,000 per calendar year maximum No benefits provided for charges of a dentist	80%	50%
<b>Maternity</b> (provided for the subscriber or spouse)	same as any other condition	
<b>Mental Disorders</b> Inpatient - 8 days per calendar year Outpatient - 12 visits per calendar year	80%	50%

<b>Neurodevelopmental Therapy</b> (for children age 6 and under) \$1,500 per calendar year maximum	80%	50%
<b>Occupational Injury</b> (provided for the subscriber only) \$250,000 lifetime maximum	same as any other condition	
<b>Phenylketonuria (PKU) Formulas</b>	80%	80%
<b>Preventive Care</b> One routine annual exam, well baby care, immunizations and cancer screening; unlimited maximum; \$25 copay, not subject to annual deductible	100%	50%
<b>Rehabilitation</b> Inpatient - \$30,000 per condition Outpatient - \$1,500 per calendar year maximum	80%	50%
<b>Repair of Teeth**</b> \$1,000 per occurrence	80%	80%
<b>Skilled Nursing Facility</b> 90 days per calendar year maximum	*	80%
<b>Smoking Cessation</b> \$500 lifetime maximum	75%	75%
<b>Special Equipment and Supplies</b>	80%	80%
<b>Spinal Manipulations</b> 10 spinal manipulations per calendar year maximum	80%	50%
<b>Temporomandibular Joint Disorder (TMJ)</b> \$1,000 per calendar year maximum; \$5,000 per lifetime maximum	same as any other condition	
<b>Transplants</b> \$250,000 lifetime maximum; \$50,000 per transplant donor organ procurement maximum; \$2,500 per transplant travel and lodging maximum	80%	50%
<b>Minimum \$10,000 EMPLOYEE LIFE AND AD&amp;D BENEFIT</b> <b>\$15,000 and \$25,000 Options available for Groups of 20 or more</b>		

\* At this time, this service is provided only by participating and recognized providers.

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\*\*\* Services and supplies required to treat a medical emergency, inside the service area, will be provided at the Preferred Plan payment level of benefits.

**Lifetime Maximum:** \$2,000,000

**Annual Deductible:** \$500 Individual / \$1,500 Family

**Annual Out-of-Pocket Coinsurance Amount:** The total amount of coinsurance you are responsible to pay during a calendar year for covered services, after which the plan will provide benefits at 100 percent of the allowed amount for the remainder of that calendar year, unless otherwise specified. The annual deductible, copays, neurodevelopmental therapy, outpatient rehabilitation, repair of teeth, smoking cessation, and most services provided by participating or recognized providers do not apply toward the out-of-pocket coinsurance amount. The maximum annual out-of-pocket coinsurance amount per family is three times the individual out-of-pocket coinsurance amount. The maximum annual out-of-pocket coinsurance amount is \$3,500 per individual/\$10,500 per family.

**Copay:** There is a \$25 per-visit copay for each office call/home visit billed as such by a provider in the office, home, or hospital outpatient department (waived for surgery, for radiation and chemotherapy, for spinal manipulations, or if you are directly admitted to the hospital as an inpatient). Copays do not apply toward the deductible or to the out-of-pocket coinsurance amount.

**Emergency Care in the Service Area:** In the event of a medical emergency, treatment by a participating or recognized provider will be provided for a 24-hour period or for such additional time as is reasonably required to come under the care of a Preferred Plan provider. Emergency benefits will be provided at the level specified for a Preferred Plan provider. Benefits for recognized providers will be based on the recognized provider's actual charge for the service.

**Care Outside the Service Area:** All care received outside the service area, whether or not a medical emergency, will be covered at 80% of the allowed amount, except benefits for smoking cessation will be provided at the level specified. Any balances of charges not covered by this plan will be your responsibility.

**Cost Containment Provisions:** All hospital and skilled nursing facility admissions must be medically necessary. When outside the service area, preadmission approval should be obtained to ensure that full plan benefits will be provided.

**Waiting Periods:** No benefits are provided for treatment relating to a transplant until you have been covered under this or a prior plan with the Company (Asuris Northwest Health) for six consecutive months. There is a preexisting condition waiting period that must be met prior to benefits being available. Refer to your benefits brochure for details regarding this waiting period. Maternity benefits and PKU benefits are not subject to the waiting periods of this plan.

This is a brief summary of benefits, it is not a certificate of coverage. For full coverage provisions, including a description of waiting periods, limitations, and exclusions, refer to your benefits brochure and the contract on file with your group. Your feedback is important to us. If you have suggestions about the benefits covered under this plan, you may contact us at 1-888-344-5587 or visit our Web site at [www.asuris.com](http://www.asuris.com) and complete the Suggestion Box form located on the Contact Us page.