

Utah Level Funded - Healthy Preferred \$6350-\$6350 0% Emb QHDHP
EPO

Schedule of Benefits



HEALTH PLANS
UNIVERSITY OF UTAH

HEALTHYPREFERRED

| Plan Name: Utah Level Funded - Healthy Preferred \$6350-\$6350 0% Emb QHDHP EPO | | |
|--|--|-----------------------|
| Employer Name: Utah Level Funded | | |
| Effective Period: From 01/01/2021 through 12/31/2021 | | |
| Benefit Accrual Period: Calendar Year | | |
| Medical Care Deductible and Out of Pocket Maximum (OOPM) | | |
| General Cost Share & Features | In-Network | Out-of-Network |
| Deductible: - Medical and Drug Combined. | \$6,350 – self only; \$6,350/\$12,700 – per person/family | Not Covered |
| Out-of-Pocket Maximum: | \$6,350 – self only; \$6,350/\$12,700 – per person/family | Not Covered |

| Benefit | In-Network | Out-of-Network |
|--|---------------------|-----------------------|
| INPATIENT SERVICES* | | |
| Inpatient Hospital, Surgical or Medical | 0% after Deductible | Not Covered |
| Maternity Physician Services | 0% after Deductible | Not Covered |
| Skilled Nursing Facility/Acute Rehab (Limited to 60 Days per calendar year) | 0% after Deductible | Not Covered |
| Long Term Acute Care | 0% after Deductible | Not Covered |
| Hospice Care (Limited to 6 Months every 3 years) | 0% after Deductible | Not Covered |
| Mental Health or Substance Abuse Facility | 0% after Deductible | Not Covered |
| Residential Treatment Facility | 0% after Deductible | Not Covered |
| OUTPATIENT SERVICES* | | |
| Telehealth/Medical**** | 0% after Deductible | Not Covered |
| Telehealth/Mental Health**** | 0% after Deductible | Not Covered |
| Primary Care Provider (PCP) Office Visits | 0% after Deductible | Not Covered |
| Specialist Office Visits | 0% after Deductible | Not Covered |
| After Hours or Urgent Care Clinic | 0% after Deductible | Not Covered |
| Mental Health or Substance Abuse Office Visit | 0% after Deductible | Not Covered |
| Rehabilitation or Habilitation Services (Limited to 40 Visits per calendar year) | 0% after Deductible | Not Covered |
| Outpatient Surgical Services | 0% after Deductible | Not Covered |
| Other Medical Services Performed at an Outpatient Facility | 0% after Deductible | Not Covered |
| Allergy Treatment and Serum | 0% after Deductible | Not Covered |
| Major Diagnostic Services | 0% after Deductible | Not Covered |
| Minor Diagnostic Services | 0% after Deductible | Not Covered |
| Emergency Room - Copay Waived if admitted to the hospital | 0% after Deductible | 0% after Deductible |

| Benefit | In-Network | Out-of-Network |
|--|---|---|
| Ambulance (Air or Ground) - Emergencies Only | Ambulance - Ground: 0% after Deductible Ambulance - Air: 0% after Deductible | Ambulance - Ground: 0% after Deductible Ambulance - Air: 0% after Deductible |
| PREVENTIVE SERVICES | | |
| Primary Care Provider (PCP) | No Charge | Not Covered |
| Specialist | No Charge | Not Covered |
| Eye Exam (Limited to 1 Visit per calendar year) | No Charge | Not Covered |
| Adult and Pediatric Immunizations | No Charge | Not Covered |
| Elective Immunizations (herpes zoster (shingles), rotavirus)* | No Charge | Not Covered |
| Minor Diagnostic Services | No Charge | Not Covered |
| Other Preventive Services | No Charge | Not Covered |
| OTHER BENEFITS* | | |
| Durable Medical Equipment (DME) (Prior Authorization required for any device over \$5,000) | 0% after Deductible | Not Covered |
| Injectable Drugs and Specialty Medications | 0% after Deductible | Not Covered |
| Hospice Care Provided at Home (Limited to 6 Months every 3 years) | 0% after Deductible | Not Covered |
| Home Health Care (Limited to 60 Visits per calendar year) | 0% after Deductible | Not Covered |
| Chiropractic Services (Limited to 12 Visits per calendar year) | 0% after Deductible | Not Covered |
| Medical Supplies | 0% after Deductible | Not Covered |
| Adoption (Must take place within 90 days of birth) | Up to \$4,000 reimbursement for covered adoption expenses after deductible has been met. | |

Prescription Benefits*

| RETAIL PHARMACY – UP TO 30 DAY SUPPLY | | |
|--|----------------------|-----------------------|
| Benefit | In-Network | Out-of-Network |
| Tier 0 (Preventive Drugs) | No Charge | Not Covered |
| Tier 1 (Preferred Generic Drugs) | 0%, after Deductible | Not Covered |
| Tier 2 (Preferred Brand and Non-Preferred Generic) | 0%, after Deductible | Not Covered |
| Tier 3 (Non-Preferred Brand Drugs) | 0%, after Deductible | Not Covered |
| Tier 4 (Preferred Specialty Drugs)** | 0%, after Deductible | Not Covered |

| MAIL ORDER Pharmacy*** - UP TO 90 DAY SUPPLY – SELECTED DRUGS | | |
|--|----------------------|-----------------------|
| Benefit | In-Network | Out-of-Network |
| Tier 0 (Preventive Drugs) | No Charge | Not Covered |
| Tier 1 (Preferred Generic Drugs) | 0%, after Deductible | Not Covered |
| Tier 2 (Preferred Brand and Non-Preferred Generic) | 0%, after Deductible | Not Covered |
| Tier 3 (Non-Preferred Brand Drugs) | 0%, after Deductible | Not Covered |
| Tier 4 (Preferred Specialty Drugs) | Not Covered | Not Covered |

Notice/Notes/Terms & Conditions:

* Preauthorization may be required. Generic medications required or member responsible for copay/coinsurance plus cost difference between brand name and generic medication.

** Specialty Drugs require Prior Authorization and must be filled through a designated Specialty Pharmacy.

*** 90-day supply can be obtained through designated Mail Order Pharmacy and select network pharmacies, including any University of Utah Health Pharmacy, for Tier 0, 1, 2, and 3 drugs if covered.

**** If your plan has telehealth benefits listed only visits with your designated Telehealth Provider, MDLive, are eligible for the Telehealth/Medical or Telehealth/Mental Health benefit. Visits with a Primary Care Provider (PCP) or Specialist will be subject to the applicable copay, coinsurance, and/or deductible, even if the visit is electronic by phone or computer.

Deductible Included in Out of Pocket Maximum. All deductible, copay and coinsurance amounts are based on the allowed amounts and not on the provider's billed charges. You are responsible to pay for excess charges on covered services obtained from Out-of-Network providers and facilities. Excess charges are not applied to the Medical Out-of-Pocket Maximums.

To remain compliant with state and federal regulations, including the Affordable Care Act (ACA), these benefits are subject to change. (1) Primary Care Physicians are those with a primary specialty of General Medicine, Family Medicine, Internal Medicine, Pediatrics, and OB/Gyn. (2) Frequency and/or quantity limitations apply to some preventive care and medical supplies. (3) University of Utah Health Plans provides a \$4000 adoption indemnity as outlined by the state of Utah. Medical deductible, copay, or coinsurance listed under the benefit applies. (4) All covered services obtained outside the United States, except for urgent or emergency conditions, will be paid at the Out-of-Network benefit. (5) Certain exclusions or preauthorization may apply for services and prescription drugs. Please refer to your policy for more information.

For more information, please call Customer Service at 801-213-4008 or 833-981-0213 from 8:00 am to 6:00 pm, Monday – Friday.

In-Network benefits will be applied to all Utah providers within the Healthy Preferred Network and all out of state providers in the First Health Emergencies Only Network. All Healthy Preferred benefits are administered by University of Utah Health Plans.