

**Medical Benefits for eligible Active Working
Members and their eligible dependents
effective 1/1/2015**

Services You May Need	Participating Provider	Non- Participating Provider	Limitations & Exceptions
Adoption	Not Applicable	100% of the Fund's negotiated rate; deductible applies	\$10,000.00 Calendar year maximum;
Acupuncture	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	16 visits per Calendar Year; 1 visit per day;
Allergy Injections	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Allergy Treatment	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Ambulance True Emergent	100% of the negotiated rate; deductible applies	100%; deductible waived	
Ambulance Non Emergent	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Ambulatory Surgery	100% of the negotiated rate; deductible applies	Not Covered	Non Participating Free Standing Surgical Centers / Ambulatory Surgical facility charges are not a covered expense
Anesthesia	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Anesthesia Maternity	100% of the negotiated rate; deductible applies	100% of the negotiated rate; deductible applies	
Annual Physical	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Assistant Surgeon	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Birth Center	100% of the negotiated rate; deductible applies	Not Covered	
Breast Sonogram	100% of the negotiated rate; deductible applies	80% of Fund's UCR; deductible applies	
Cardiac Rehabilitation	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	36 visits per Calendar Year
Chemotherapy	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	
Chiro	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	1 visit per day; 24 visits per Calendar Year;
Chiro X-rays	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	4 x-rays per Calendar Year
Diabetic Supplies	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Diabetic Education with Dietician	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Diagnostic Testing Office	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Diagnostic Independent lab / Professional charge	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Diagnostic Testing OP / Hospital Charge	Not Applicable	80% of the Fund's UCR; deductible applies	
Diagnostic Testing OP in Free Standing Facility	100% of negotiated rate; deductible applies	80% of the Funds UCR; deductible applies	
Breast Sonogram	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Pulmonary Function Test	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Tilt Table Testing	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Electrophysiological Study	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Video EEG	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Mammogram	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Dialysis Office	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	
Dialysis OP Facility	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	
Dialysis OP Physician	100% of the negotiated rate; deductible applies	80% of the Fund's Negotiated rate; deductible applies	
Dietician / Nutritionist	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	6 visits per Calendar Year
DELM Digital Dermoscopy Exam	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	2 visits per Calendar Year

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DME / Medical Equipment	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Prior approval by the Fund is required
ER Non Emergent Facility	Not Covered	80% of the Fund's UCR; deductible applies	
ER Emergent Facility	100% of the negotiated rate; deductible waived	100% of the negotiated rate; deductible waived	
ER Non Emergent Physician	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
ER Emergent Physician	100% of the negotiated rate; deductible applies	100% of the negotiated rate; deductible applies	
Gastric Bypass Physician	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies;	\$4000.00 Calendar year maximum combined physician charges; Prior approval required;
Gastric Assistant Surgeon	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$4000.00 Calendar year maximum combined physician charges; Prior approval required;
Genetic Testing -independent lab	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Genetic Counseling not covered.
Genetic Testing-OP Hospital	Not Applicable	80% of the Fund's UCR; deductible applies	Genetic Counseling not covered.
Halfway House	Not Covered	Not Covered	
Hearing Aid Right	Not Applicable	100% of the Fund's UCR; deductible applies	\$2000.00 per Calendar year maximum
Hearing Aid Left	Not Applicable	100% of the Fund's UCR; deductible applies	\$2000.00 per Calendar year maximum
Home Health Care	100% of the negotiated rate; deductible applies;	100% of the Fund's UCR; deductible applies;	200 visits per Calendar Year; prior approval is required
Hospice Care IP	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	210 days per Calendar Year
Hospice Care home	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	210 days per Calendar Year
Inpatient Rehabilitation (Physical, Occupational, Speech)	100% of the negotiated rate; deductible waived; up to 30 days per calendar year	100% of the negotiated rate; deductible waived; up to 30 days per calendar year	
Immunizations	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
IUD supplies	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Infertility Anesthesia	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services
Infertility Facility	100% of the negotiated rate; deductible waived	100% of the Fund's UCR; deductible waived	\$10,000.00 Calendar year maximum; combined all services
Infertility Pathology / Lab	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services
Infertility /Rx	Not Applicable	80% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services
Infertility Physician	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services
Inpatient hospital illness / Room & Board	100% of the negotiated rate	100% of the Fund's negotiated rate	up to 120 days
Lap Band	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$4000.00 Calendar year maximum combined physician charges; prior approval by the fund is required
Lasik Surgery Physician Left eye	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$1,600.00 global allowance; prior approval required
Lasik Surgery Physician Right eye	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$1,600.00 global allowance; prior approval required
Lithotripsy Physician	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Lithotripsy Facility	100% of the negotiated rate	100% of the Fund's Negotiated rate	
Maternity C Section	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$4,000 per delivery	
Maternity Midwife	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$3,200 per delivery	
Maternity Regular Delivery	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$3,600 per delivery	
Medical Equipment / Rentals and Purchases	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	Prior approval by the Fund is required
Medication Coverage Outside Of The RX Plan	Not Applicable	100% of the Fund's negotiated rate; deductible applies	J codes for Hep C, Cancer , MS, HIV/AIDS, Epilepsy, Crohn's Disease and Diabetes; Arthritis; prior approval through the Fund is required.

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Mental Health / Substance Abuse Inpatient	Not Applicable	100% of the Fund's negotiated rate; deductible applies	Up to 120 days per Calendar year; prior approval through the fund is required
Mental Health / Substance Abuse Outpatient MD	Not Applicable	100% of Fund's UCR; deductible applies	\$125.00 per visit; prior approval through the fund is required
Mental Health / Substance Abuse Outpatient Social Worker	Not Applicable	100% of Fund's UCR; deductible applies	\$85.00 per visit; prior approval through the fund is required
Mental Health / Substance Abuse Outpatient Group Therapy	Not Applicable	100% of Fund's UCR; deductible applies	\$55.00 per visit; prior approval through the fund is required
Mental Health / Substance Abuse Outpatient Family Therapy	Not Applicable	100% of Fund's UCR; deductible applies	\$55.00 per visit; prior approval through the fund is required
Newborn Hearing IP Physician charges	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	
Nerve Block Injections	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	up to 4 per Calendar Year;
Neuropsychological Testing	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	12 units per test per Calendar Year; prior approval required
Occupational Therapy	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; prior approval required
Physical Therapy	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; prior approval required
Podiatry	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Prior approval through the fund is required for surgery. PT and strapping not covered.
Speech Therapy	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; prior approval required
Visual Therapy	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; prior approval required
Orthotics	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Prior approval is required; 1 pair of orthotics per Calendar year
Orthotripsy	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$4,000.00 per Calendar year; Prior approval required
Office visit Specialits	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Office visit MD	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Office Consult / Initial Specialist	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Office Consult / Initial MD	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Office Surgery Physician charges	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Partial Hospitalization Inpatient or Out patient	Not Covered	Not Covered	
Pathology Physician IP	100% of the negotiated rate; deductible applies	100% of the Fund's negotiated rate; deductible applies	
Pathology Outpatient	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
PEMG	Not Applicable	100% of the Fund's Negotiated rate; deductible waived	
Pharmacogenetic	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Private Duty Nursing	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$10,000.00 per Calendar year; Prior approval required
Pre-Surgical Testing	100% of the negotiated rate; deductible applies	100% of the Fund's negotiated rate; deductible applies	Must be performed with seven days of the surgical procedure.
Prosthetics	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Prior approval required
Pulmonary Rehab	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	42 visits per Calendar year
Reconstructive Surgery	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Prior approval through the fund is required.
Routine / Physical	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Sclerotherapy	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	2 visits per Calendar year maximum; Prior approval through the fund is required.
Skilled Nursing Facility	100% of the negotiated rate	100% of the Fund's negotiated rate	60 days per Calendar year;

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Sleep Study	100% of the negotiated rate; deductible applies; up to a maximum of \$3,000	80% of the Fund's negotiated rate; deductible applies; up to a maximum of \$3,000	\$3,000 per Calendar year; prior approval is required.
Surgical Center	100% of the negotiated rate	Not Covered	
Swift MD	Not Applicable	100% of the Fund's negotiated rate; deductible applies	
Synagis injections	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Ultrasound Pregnancy first three	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	
Ultrasound Pregnancy after the three limit	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Prior approval required
Urgent Care Centers	Not Covered	Not Covered	
Wig	100% of the negotiated rate; deductible applies	100% of the Fund's negotiated rate; deductible applies	