

Medical Benefits for Eligible Active Working Members and their Eligible Dependents			
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; applies to annual 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; applies to annual maximum
Allergy Injections	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Allergy Treatment	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Ambulance True Emergent	100% of the negotiated rate; deductible applies	100%; deductible waived	Annual maximum waived
Ambulance Non Emergent	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
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	Applies to annual maximum
Anesthesia Maternity	100% of the negotiated rate; deductible applies	100% of the negotiated rate; deductible applies	Applies to annual maximum
Annual Physical	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Assistant Surgeon	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Birthing Center	100% of the negotiated rate; deductible applies	Not Covered	Applies to annual maximum
Breast Sonogram	100% of the negotiated rate; deductible applies	80% of Fund's UCR; deductible applies	Applies to annual maximum
Cardiac Rehabilitation	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	36 visits per Calendar Year; applies to annual maximum
Chemotherapy	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	Annual maximum waived
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; applies to annual maximum
Chiro X-rays	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	4 x-rays per Calendar Year; applies to annual maximum
Diabetic Supplies	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Diabetic Education with Dietician	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Diagnostic Testing Office	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Diagnostic Independent lab / Professional charge	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Diagnostic Testing OP / Hospital Charge	Not Applicable	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Diagnostic Testing OP in Free Standing Facility	100% of negotiated rate; deductible applies	80% of the Funds UCR; deductible applies	Applies to annual maximum
Breast Sonogram	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Pulmonary Function Test	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Tilt Table Testing	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Electrophysiological Study	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Video EEG	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Mammogram	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Dialysis Office	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	Annual maximum waived
Dialysis OP Facility	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	Annual maximum waived
Dialysis OP Physician	100% of the negotiated rate; deductible applies	80% of the Fund's Negotiated rate; deductible applies	Applies to annual maximum

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Dietician / Nutritionist	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	6 visits per Calendar Year; applies to annual maximum
DELM Digital Dermoscopy Exam	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	2 visits per Calendar Year; applies to annual maximum
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; applies to annual maximum
ER Non Emergent Facility	Not Covered	80% of the Fund's UCR; deductible applies	Applies to annual maximum
ER Emergent Facility	100% of the negotiated rate; deductible waived	100% of the negotiated rate; deductible waived	Annual maximum waived
ER Non Emergent Physician	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
ER Emergent Physician	100% of the negotiated rate; deductible applies	100% of the negotiated rate; deductible applies	Applies to annual maximum
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; Applies to annual maximum
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; Applies to annual maximum
Genetic Testing -independent lab	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum. Genetic Counseling not covered.
Genetic Testing-OP Hospital	Not Applicable	80% of the Fund's UCR; deductible applies	Applies to annual maximum. 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; applies to annual maximum
Hearing Aid Left	Not Applicable	100% of the Fund's UCR; deductible applies	\$2000.00 per Calendar year maximum; applies to annual maximum
Home Health Care	100% of the negotiated rate; deductible applies;	100% of the Fund's UCR; deductible applies;	200 visits per Calendar Year; Combined with Private Duty Nursing; applies to annual maximum; 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; applies to annual maximum
Hospice Care home	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	210 days per Calendar Year; applies to annual maximum
Immunizations	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
IUD supplies	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
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; applies to annual maximum
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; applies to annual maximum
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; applies to annual maximum
Infertility /Rx	Not Applicable	80% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services; applies to annual maximum
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; applies to annual maximum
Inpatient hospital Illness / Room & Board	100% of the negotiated rate	100% of the Fund's negotiated rate	up to 120 days; Annual maximum waived
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; applies to annual maximum; 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; applies to annual maximum
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; applies to annual maximum

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Lithotripsy Physician	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Lithotripsy Facility	100% of the negotiated rate	100% of the Fund's Negotiated rate	Annual maximum waived
Maternity C Section	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$4,000 per delivery	Applies to annual maximum
Maternity Midwife	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$3,200 per delivery	Applies to annual maximum
Maternity Regular Delivery	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$3,600 per delivery	Applies to annual maximum
Medical Equipment / Rentals and Purchases	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	See DME
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.
Mental Health / Substance Abuse Inpatient	Not Applicable	100% of the Fund's negotiated rate; deductible applies	30 days per Calendar year; applies to annual maximum; prior approval through the fund is required
Mental Health / Substance Abuse Outpatient MD	Not Applicable	100% of Fund's UCR; deductible applies	Combined 36 visits per Calendar Year; \$125.00 per visit; annual maximum applies; prior approval through the fund is required
Mental Health / Substance Abuse Outpatient Social Worker	Not Applicable	100% of Fund's UCR; deductible applies	Combined 36 visits per Calendar Year; \$85.00 per visit; annual maximum applies; prior approval through the fund is required
Mental Health / Substance Abuse Outpatient Group Therapy	Not Applicable	100% of Fund's UCR; deductible applies	Combined 36 visits per Calendar Year; \$55.00 per visit; annual maximum applies; prior approval through the fund is required
Mental Health / Substance Abuse Outpatient Family Therapy	Not Applicable	100% of Fund's UCR; deductible applies	Combined 36 visits per Calendar Year; \$55.00 per visit; annual maximum applies; 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	Applies to annual maximum
Nerve Block Injections	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	up to 4 per Calendar Year; applies to annual maximum
Neuropsychological Testing	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	12 units per test per Calendar Year; applies to annual maximum
Occupational Therapy	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; applies to annual maximum; 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; applies to annual maximum; prior approval required
Podiatry	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum; 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; applies to annual maximum; 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; applies to annual maximum; prior approval required
Orthotics	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$1,000.00 Calendar Year maximum; applies to annual maximum; prior approval required
Orthotripsy	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$4,000.00 Global Calendar year maximum; applies to annual maximum; prior approval required
Office visit Specialits	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Office visit MD	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Office Consult / Initial Specialist	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Office Consult / Initial MD	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Office Surgery Physician charges	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Annual maximum applies

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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	Applies to annual maximum
Pathology Outpatient	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
PEMG	Not Applicable	100% of the Fund's Negotiated rate; deductible waived	Annual maximum waived
Pharmacogenetic	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
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; applies to annual maximum
Pre-Surgical Testing	100% of the negotiated rate; deductible applies	100% of the Fund's negotiated rate; deductible applies	Annual maximum waived. 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; applies to annual maximum
Pulmonary Rehab	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	42 visits per Calendar year; applies to annual maximum
Reconstructive Surgery	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum. Prior approval through the fund is required.
Routine / Physical	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Annual maximum applies
Sclerotherapy	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	\$2,600 per Calendar year maximum; Applies to annual 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; annual maximum waived
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; applies to annual maximum
Surgical Center	100% of the negotiated rate	Not Covered	
Swift MD	Not Applicable	100% of the Fund's negotiated rate; deductible applies	Applies to annual maximum
Synagis injections	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Ultrasound Pregnancy first three	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Applies to annual maximum
Ultrasound Pregnancy after the three limit	100% of the negotiated rate; deductible applies	80% of the Fund's UCR; deductible applies	Prior approval required; annual maximum applies
Urgent Care Centers	Not Covered	Not Covered	
Wig	100% of the negotiated rate; deductible applies	100% of the Fund's negotiated rate; deductible applies	Applies to annual maximum