



SUMMARY OF P-10-15/472

**BENEFITS AND SCHEDULE OF COPAYMENTS**

**THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.**

Annual Deductible:	<u>None</u>	Out of pocket maximum individual \$6,350
Pre-Existing Conditions:	<u>Covered</u>	Out of pocket maximum family \$12,700
Lifetime Maximum:	<u>None</u>	

**TYPE OF SERVICE**

**PATIENT CO-PAY (U.S. DOLLARS)**

**PHYSICIAN SERVICES**

Office Visits – IPA Facility	100% Covered After \$10.00 Copayment
Surgical Services	100% Covered, No Copayment
Assistant Surgeon	100% Covered, No Copayment
Anesthesiologist	100% Covered, No Copayment
Annual Physical Examinations	100% Covered, No Copayment

**OUTPATIENT SERVICES**

Laboratory Services	100% Covered, No Copayment
Radiology Services	100% Covered, No Copayment
Home Health Care – If required, available for post-operative care only	100% Covered, No Copayment
Speech, Physical and Occupational Therapy	100% Covered After \$10.00 Copayment
Acupuncture	100% Covered After \$10.00 Copayment
Massage Therapy	100% Covered After \$10.00 Copayment
Prosthesis	100% Covered, No Copayment

## **HOSPITAL SERVICES**

Hospital Room and Board	\$100.00/day Copayment
Intensive Care Unit	100% Covered, No Copayment
Operating Room and Recovery	100% Covered, No Copayment
Ancillary Services	100% Covered, No Copayment

## **URGENT CARE SERVICES**

### From a Provider in Mexico

Urgent Care Services	100% Covered After \$25.00 Copayment
Supplies and Treatment Room	100% Covered, No Copayment

### From a Provider outside Mexico

Urgent Care Services	100% Covered After \$50.00 Copayment
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## **EMERGENCY SERVICES<sup>i</sup>**

In and Out of Plan's Area	100% Covered After \$472.00 Copayment (Waived if Member is Admitted) Payment based on usual and customary charges
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## **AMBULANCE SERVICE**

Ambulance Service	100% Covered, No Copayment
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## **PRESCRIPTION DRUGS<sup>ii</sup>**

Prescription Drugs (including insulin, glucagon and prescription medications for treating diabetes)	100% Covered After \$15.00 Copayment
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## **DURABLE MEDICAL EQUIPMENT**

Durable Medical Equipment 100% Covered, No copayment  
(including equipment and supplies for the management and treatment of diabetes)

## **BEHAVIORAL HEALTH TREATMENT, MENTAL HEALTH AND SUBSTANCE ABUSE (MH/SUD)**

### **Outpatient (In-Network)**

#### **Office Visits**

Mental Health – Office Visits	100% Covered After \$10.00 Copayment
Chemical Dependency Services– Office Visits (including Outpatient evaluation and treatment for chemical dependency)	100% Covered After \$10.00 Copayment
SUD Day treatment	100% Covered After \$10.00 Copayment
SUD Individual and Group Counseling	100% Covered After \$10.00 Copayment
MH Individual and Group Evaluation and Therapy	100% Covered After \$10.00 Copayment
Outpatient monitoring of drug therapy	100% Covered After \$10.00 Copayment
Psychological Testing (when necessary to evaluate a mental disorder)	100% Covered, No Copayment

#### **Other Items and Services**

Mental Health – Home-based applied behavioral analysis for treatment of pervasive developmental disorder or autism	100% Covered, No Copayment
Intensive Outpatient Program (usually less than 5 hours/day) – MH or SUD conditions	100% Covered, No Copayment

Partial Hospitalization Program  
(generally greater than 5 hours/day) –  
MH or SUD conditions

100% Covered, No Copayment

Nonemergency ambulance and  
psychiatric transportation

100% Covered, No Copayment

**Inpatient (In-Network)**

Mental Health Services - Inpatient

100% Covered, No Copayment

Chemical Dependency Services – Inpatient

100% Covered, No Copayment

Inpatient detoxification - Hospitalization  
for medical management of withdrawal  
symptoms, including room and board,  
physician services, drugs, dependency  
recovery services, education, and  
counseling

100% Covered, No Copayment

Treatment for Withdrawal Symptoms

100% Covered, No Copayment

Psychiatric Observation

100% Covered, No Copayment

**MATERNITY CARE (At Participating  
Facility)**

Prenatal and Postnatal Visits

100% Covered, After \$10.00 Copayment

Delivery Including Cesarean Section

100% Covered, No Copayment

Newborn Including Well Baby Care

100% Covered, No Copayment

**PREVENTIVE CARE SERVICES**

Pap Smears

100% Covered, No Copayment

Mammogram

100% Covered, No Copayment

Immunizations

100% Covered, No Copayment

Birth Control Methods

100% Covered, No Copayment

Testing and Treatment for Phenylketonuria

100% Covered, No Copayment

All Cancer Screening Tests consistent with professionally recognized standards of practice, including annual screening for cervical cancer and screening for prostate cancer and breast cancer, including mammograms.

100% Covered, No Copayment

## **EYE CARE SERVICES**

Office Visits Eye  
Examinations  
Eye Surgery

100% Covered After \$10.00 Copayment

100% Covered After \$10.00 Copayment

100% Covered, No Copayment

## **EXCLUSIONS AND LIMITATIONS**

Please refer to your Evidence of Coverage Booklet for an explanation of what is not covered under the Plan.

- i. For emergency services received outside the Plan's Network, the Member must notify the Plan within 48 hours after care is received, unless it is not reasonably possible to do so. The services will be reviewed retrospectively by the Plan to determine whether services are eligible for coverage.
- ii. Coverage is provided for drugs determined by the Participating Physician to be medically necessary. Drugs obtained at non-participating pharmacies are not covered unless medically necessary for a covered emergency.