

## HMO Gold A SG HMO Benefit Chart

This chart provides a summary of key services offered by your plan. Consult your Member Agreement for a full description of your plan's benefits and provisions.

Visit [healthnewengland.org/provider-search](http://healthnewengland.org/provider-search) to find an In-Plan Provider.

### Note about Prior Approval:

Some services may require Prior Approval. These services are marked with † in the chart. If you do not obtain Prior Approval, benefits may be denied.

	<b>In-Plan</b>
<b>Combined Medical/Pharmacy Deductible per Plan Year:</b> You must pay this amount for Covered Services before Health New England will begin to pay benefits. As indicated in the chart below, some services are not subject to the Deductible. If your plan includes prescription drug coverage, your prescriptions are subject to this Deductible.	\$1,000 per individual / \$2,000 per family
<b>Out-of-Pocket Maximum:</b> The most you pay for Cost Sharing on Essential Health Benefits during a Calendar Year before your plan begins to pay 100% of the allowed amount.	Medical Out-of-Pocket Maximum (includes prescription drugs and chiropractic services): \$6,650 per individual / \$13,300 per family  Pediatric Dental Services Out-of-Pocket Maximum: \$350 per child / \$700 per family  Total Out-of-Pocket Maximum \$7,000 per individual / \$14,000 per family

<b>Benefit</b>	<b>Your Cost</b>
<b>Inpatient Care</b>	
Acute Hospital Care	\$300 Copay per admission after Deductible
Skilled Nursing Facility † (limited to 100 days per Calendar Year)	\$300 Copay per admission after Deductible
Inpatient Rehabilitation † (limited to 60 days per Calendar Year)	\$300 Copay per admission after Deductible
<b>Outpatient Preventive Care</b>	
Adult Routine Exams	\$0
Well Child Care	\$0
Routine Prenatal & Postpartum Care	\$0
Child and Adult Routine Immunizations	\$0
Routine Eye Exams (limited to one per Calendar Year) Please note: for children under age 19, routine eye exams must be done by an EyeMed Provider.	\$0
Annual Gynecological Exams (limit to one per Calendar Year)	\$0
Routine Mammograms (routine mammograms limited to one per Calendar Year)	\$0

<b>Benefit</b>	<b>Your Cost</b>
Screening Colonoscopy or Sigmoidoscopy (limited to one every five Calendar Years)	\$0
Nutritional Counseling (limited to four visits per Calendar Year)	\$0
Preventive Screenings Listed under "Outpatient Preventive Care" in the <i>Covered Benefits</i> Section of the EOC	\$0
<b>Other Outpatient Care</b>	
PCP Office Visit (Non-Routine)	\$20 Copay per visit
Specialist Office Visits	\$40 Copay per visit
Second Opinions	\$40 Copay per visit
Teladoc Urgent Medical: Telephone and video consultations with internists, family practitioners, and pediatricians for non-emergency medical conditions through Teladoc®. Teladoc is a network of providers contracted to provide virtual Urgent Care services. Teladoc is not intended to replace your PCP.	\$0
Hearing Tests in Specialist Office or Outpatient Facility (other than routine screenings covered as part of your Annual Routine Exam)	\$40 Copay per visit
Diabetic-Related Items:	
Outpatient Services	\$40 Copay per visit
Lab Services	\$25 Copay after Deductible
Durable Medical Equipment †	20% Coinsurance after Deductible
Individual Diabetic Education	\$40 Copay per visit
Group Diabetic Education	\$20 Copay per session
Emergency Room Care (Copay waived if admitted)	\$250 Copay per visit
Diagnostic Testing	\$0 after Deductible
Sleep Study †	\$150 Copay after Deductible (one Copay per year; no Copay for home sleep studies)
Lab Services	\$25 Copay after Deductible
Radiological Services (such as ultrasound, x-rays, and non-routine mammograms)	\$35 Copay after Deductible
Diagnostic Imaging: CT Scans, MRIs, MRAs, PET Scans, Nuclear Cardiac Imaging †	\$150 Copay after Deductible
Radiation Therapy and Chemotherapy	\$0 after Deductible
Outpatient Short-Term Rehabilitation Services (Limited to 60 visits per Calendar Year for physical or occupational therapy. The limit does not apply when services are provided to treat autism spectrum disorder, or when provided as part of the home health care benefit.)	\$40 Copay per visit per treatment type
Day Rehabilitation Program (limited to 15 full day or 1/2 day sessions per condition per lifetime)	\$25 Copay for 1 day or 1/2 day
Early Intervention Services (Covered for children from birth to age 3)	\$0
Applied Behavioral Analysis (ABA) to treat Autism Spectrum Disorder †	\$0
Surgical Services and Procedures in an Outpatient Facility (Some services require Prior Approval. This Copay is based on the type of service. To find out if the Copay applies to a specific procedure, please contact Health New England Member Services.)	\$150 Copay after Deductible
Allergy Testing and Treatment	\$40 Copay per visit
Allergy Injections	\$0

<b>Benefit</b>	<b>Your Cost</b>
<b>Infertility Services</b>	
Some services require Prior Approval.	
Office Visit	\$40 Copay per visit
Outpatient Surgery/ Procedure	\$150 Copay after Deductible
Lab Test	\$25 Copay after Deductible
Inpatient Care †	\$300 Copay per admission after Deductible
<b>Maternity Care</b>	
Non-Routine Prenatal and Postpartum Visit	\$40 Copay per visit
Delivery/Hospital Care for Mother and Child (Coverage for child limited to routine newborn nursery charges. For continued coverage, child must be enrolled within 30 days of date of birth)	\$300 Copay per admission after Deductible
<b>Dental Services</b>	
Surgical Treatment of Non-Dental Conditions in a Doctor's Office (Some services are subject to the Outpatient Surgical Services and Procedures Copay.)	\$40 Copay per visit
Emergency Dental Care in a Doctor's or Dentist's Office	\$40 Copay per visit
Emergency Dental Care in an Emergency Room	\$250 Copay per visit
<b>Other Services</b>	
Home Health Care †	\$0
Hospice Services †	\$0
Durable Medical Equipment †	20% Coinsurance after Deductible
Prosthetic Limbs †	20% Coinsurance after Deductible
Ambulance and Transportation Services (non-emergency transportation requires Prior Approval)	\$0
Kidney Dialysis	\$0
Nutritional Support †	\$0
Cardiac Rehabilitation	\$40 Copay per visit
Wigs (Scalp Hair Protheses) for hair loss due to treatment of any form of cancer or leukemia. † (Health New England covers one prosthesis per Calendar Year.)	20% Coinsurance after Deductible
Speech, Hearing, and Language Disorders † (Prior Approval is required for speech therapy services after the initial evaluation)	\$40 Copay per visit
Hearing Aids † (Covered with Prior Approval for Members age 21 and under. Health New England covers the cost of one hearing aid per hearing impaired ear, every 36 months, up to a maximum of \$2,000 for each hearing aid)	\$0 up to \$2,000 per device per ear (you are responsible for all costs beyond maximum)
Human Organ Transplants and Bone Marrow Transplants †	\$300 Copay per admission after Deductible
<b>Wellness Services</b>	
Massage Therapy (Limited to two visits per Calendar Year per family.)	\$0 up to 2 visits per family
Acupuncture (Limited to 12 visits per Calendar Year.)	\$20 Copay per visit

Benefit	Your Cost
<b>Behavioral Health</b> (Includes Mental Health and Substance Use Disorder)	
Outpatient Services (Some services require Prior Approval.)	\$20 Copay per visit
Teladoc Behavioral Health: Telephone and video consultations for non-emergency behavioral health issues and substance use disorder issues through Teladoc®.	\$20 Copay per consultation
Inpatient Services †	\$300 Copay per admission after Deductible

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