CO-PAYMENT BOOK FOR SILVER PLUS

HOSPITALITY PLAN
UNITE HERE HEALTH

711 N. Commons Drive
Aurora, IL 60504

855-405-3863

www.uhh.org/hospitality

Beginning on and after January 1, 2020

This booklet shows the copayments for
In-Network benefits.

For more information on
Out-of-Network benefits, please review your Summary Plan Description (SPD) or call 855-405-3863.

The information in this Copay Book is based on the Plan Document. However, in the event of a conflict between the Copay Book and the Plan Document, **the Plan Document will govern**.

TABLE OF CONTENTS

Type of Care	Services	Copay per Visit	Coinsurance	Plan Pays	Maximum Benefit	Other Information
The Maximum yearly amount you have to pay out of your pocket for your deductible, co-pays and coinsurance is **$2,000** per person or **$6,000** per family for medical services and $**1,600** per person or **$3,200** for family for prescription drug services. (Excludes dental copays). Annual deductible of **$750** per person and **$1,500** per family is the amount you must pay before your health plan pays for certain services. The deductible does not apply to services with Copays, such as doctor visits or to the pharmacy.						
Preventive Services	Immunizations for adults (age appropriate) and children (birth to age 18)	$0	No coinsurance	100% of allowable charges	No maximum benefit	For a complete list of preventive services covered by the Affordable Care Act please visit **http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations-by-date/** You can also contact Customer Service at 855-405-3863 if you have any questions.
	Well baby/child exams (birth to age 21)					
	Annual physical exams					
	Nutritional counseling					
	Osteoporosis screening (women age 65 and older)					
	Mammography (women age 40 and older); every 1-2 years					
	Women's well check					
	Colonoscopy and sigmoidoscopy (ages 50 to 74)					

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Doctor Office Services	Primary doctor	$25	No coinsurance	100% of allowable charges after copay	No maximum benefit	No other information.
	Teladoc	$15				
	Specialist	$50				
	In-patient services	$0	No coinsurance	100% of allowable charges		
	Injection					
	IV treatment					
	Pulmonary treatment					
	Pulmonary test					
	Chiropractor	$25	No coinsurance	100% of allowable charges after copay	12 visits per year	No out of Network benefits.
	Urgent care	$50	No coinsurance	100% of allowable charges after copay	No maximum benefit	No other information.
	X-ray/ultrasound	$25				
	Radiology- CT, MRI, PET	$175 per visit				
	Lab	$25				

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Doctor Office Services (continued)	Ophthalmologist/ optometrist (eye exam)	$0	No coinsurance	100% of allowable charges	No maximum benefit	Covered under the vision plan. Coverage for lenses and frames are listed in the "Other Services" section of this book.
	Chemotherapy	$25	No coinsurance	100% of allowable charges after copay	No maximum benefit	No other information.
	Radiation therapy	$0	30% after deductible	70% of allowable charges after deductible		
	Hearing and speech exam	$0	No coinsurance	100% of allowable charges		
	Allergy testing					
	Allergy immunotherapy					
	Surgery in the physician's office					
	Nerve conduction studies					
	Dialysis management					
	All other physician office procedures					
	Sleep study performed in a doctor's office	$0	30% after deductible	70% of allowable charges after deductible		

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Prescriptions	Tier 1 Generic medications	$5	No coinsurance	100% after copay	No maximum benefit	For a complete list of retail pharmacies included in the Network, contact **Hospitality Rx at 844-813-3860**.
	Tier 2 Brand Name *on the formulary*	$30	No coinsurance	100% after copay	No maximum benefit	For a complete list of retail pharmacies included in the Network, contact **Hospitality Rx at 844-813-3860**. Quantity limits, prior authorization requirements and other cost containment programs may apply.
	Brand Name Diabetes Oral Medications, Insulin, and Supplies *on the formulary*	$15				
	Generic Specialty or Biosimilar Drugs *on the formulary*	$5	No coinsurance	100% after copay	No maximum benefit	Contact **Hospitality Rx at 844-813-3860**. Prior authorization (approval) is required.
	Brand Name Specialty or Biosimilar Drugs *on the formulary*	$0	25% of allowable charges	75% of allowable charges		
Ambulatory Surgery Center	Surgery	$0	20% after deductible	80% of allowable charges after deductible	No maximum benefit	No other information.

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Therapy at an Outpatient Free Standing Facility (Not at a hospital)	Physical therapy and occupational therapy	$30	No coinsurance	100% of allowable charges after copay	60 visits per year, combined	Maximum visit limits apply to Network and Non-Network care combined.
	Speech therapy	$30	No coinsurance	100% of allowable charges after copay	30 visits per year	
Free-Standing Facility Services (Not at a hospital)	Lab	$25	No coinsurance	100% of allowable charges after copay	No maximum benefit	No other information.
	X-ray/ultrasound					
	CT Scan, MRI, MRA, PET	$175				
	Dialysis	$0	No coinsurance	100% of allowable charges	No maximum benefit	Some services require prior authorization (approval).
	Sleep study	$0	30% after deductible	70% of allowable charges after deductible	No maximum benefit	
	Cardiac/pulmonary rehabilitation	$0	30% after deductible	70% of allowable charges after deductible	30 visits annual limit	
	Mammogram	$0	No coinsurance	100% of allowable charges	No maximum benefit	No other information.

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Outpatient Services in a Hospital	Lab for hospital based preoperative or diagnostic services only	$100	No coinsurance	100% of allowable charges after copay	No maximum benefit	Some services require prior authorization (approval).
	X-ray/ultrasound	$100				
	MRI, MRA, CT Scan PET and combined PET/CT	$300				
	Chemotherapy	$0	30% no deductible ($250 max per visit)	70% of allowable charges, and 100% of allowable charges after max of $250 per visit	No maximum benefit	No other information.
	Dialysis	$0	30% no deductible ($250 max per visit)		No maximum benefit	Some services require prior authorization (approval).
	Physical and occupational therapy	$60	No coinsurance	100% of allowable charges after copay	60 visits per year, combined	Maximum visit limits apply to Network and Non-Network Care combined. Some services require prior authorization (approval).
	Speech therapy (after discharge from inpatient Hospital admission)	$60	No coinsurance	100% of allowable charges after copay	30 visits per year	
	Cardio/pulmonary rehab (after discharge from inpatient hospital admission)	$0	30% after deductible	70% of allowable charges after deductible	Medical review is required after 26 visits.	Some services require prior authorization (approval).

Type of Care	Services	Copay per Visit	Coinsurance	Plan Pays	Maximum Benefit	Other Information
Outpatient Services in a Hospital (continued)	Outpatient surgery	$0	30% after deductible	70% of allowable charges after deductible	No maximum benefit	Some services require prior authorization (approval).
	Diabetes education	$0	No coinsurance	100% of allowable charges		
	Sleep study	$0	30% after deductible	70% of allowable charges after deductible		
	All other outpatient hospital services					
Ambulance	Ground	$0	30% after deductible	70% of allowable charges after deductible	2 trips per year	No other information.
	Air	$0	20% after deductible	80% of allowable charges after deductible		
Emergency Room vs. Urgent Care	Emergency room	$200 per visit	No coinsurance	100% of allowable charges after copay, including all other covered ER services, as well as lab and X-ray	No maximum benefit	**Tip:** please go to the **Urgent Care** for non-life threatening issues. **Copay waived if admitted to the Hospital due to emergency room care.**
	Hospital emergency room services for routine care	$0	50% after deductible	50% of allowable charges after deductible	No maximum benefit	Tip: please go to the urgent care for non-life threatening issues.
	Urgent care	$50 per visit	No coinsurance	100% of allowable charges after copay	No maximum benefit	No other information.
In-Network Hospital (in-patient)	Inpatient stay	$0	30% after deductible	70% of allowable charges after deductible	No maximum benefit	Some services may require prior approval. **Tip:** Call Customer Service at 855-405-3863 to **make sure your hospital is in the BCBS Network.**
	Obstetrics					
	Skilled nursing facility	$0	30% after deductible	70% of allowable charges after deductible	30 days per year	
	Inpatient rehabilitation					
	Surgery/anesthesia	$0	30% after deductible	70% of allowable charges after deductible	No maximum benefit	

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Mental Health and Addictions	Outpatient therapy	$25	No coinsurance	100% of allowable charges after copay	No maximum benefit	Some services may require prior approval. Call Customer Service at 855-405-3863.
	Inpatient	$0	30% after deductible	70% of allowable charges after deductible		
	Residential treatment					
	Partial hospital admission	$0	No coinsurance	100% of allowable charges		
	Intensive outpatient program					
Breast Care at a Free-Standing Facility*	Preventive (annual mammogram)	$0	No coinsurance	100% of allowable charges	No maximum benefit	No other information.
	Mammogram-Additional Views					
	Diagnostic mammogram	$25	No coinsurance	100% of allowable charges after copay	No maximum benefit	
	Breast ultrasound	$25				
	Breast MRI	$175				
	Needle-guided breast biopsy under ultrasound	$0	20% after deductible	80% of allowable charges after deductible		
	*Needle-guided breast biopsy under ultrasound when performed in a physician's office	$0				
	Needle-guided breast biopsy under CT Scan	$0				

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Other Services	Home healthcare	$0	No coinsurance	100% of allowable charges	Maximum benefit of 30 visits per calendar year	Maximum visit limits apply to Network and Non-Network care, combined.
	Home infusion therapy	$0	No coinsurance	100% of allowable charges	No maximum benefit	No other information.
	Hospice					
	Diabetic shoes	$0	25% after deductible	75% of allowable charges after deductible	No maximum benefit	
	Mastectomy bras	$0	25% after deductible	75% of allowable charges after deductible	6 per year	
	Compression stockings	$0	25% after deductible	75% of allowable charges after deductible	12 pairs per year	Requires prior authorization, if over $500.
	Orthotic shoe inserts	$0	No coinsurance	100% of allowable charges after copay	$500 every 24 months	No out-of-network benefit.
	Durable medical equipment and medical supplies	$0	25% after deductible	75% of allowable charges after deductible	No maximum benefit	Prior Authorization (approval) is required for items over $500.

Type of Care	Services	Copay per Visit	Coinsurance	Plan Pays	Maximum Benefit	Other Information
Other Services (continued)	Medical Foods	$0	No coinsurance	100% reimbursement	No maximum benefit	Same benefit for out-of-network services. Requires medical review.
	Prosthetic and orthotic appliances	$0	30% after deductible	70% of allowable charges after deductible	No maximum benefit	Prior Authorization (approval) is required.
	Lenses and frames	$25	No coinsurance	100% of allowable charges after copay $175 maximum allowance will apply to frames	Every 12 months	Covered under the vision plan.
	Contact lenses (instead of glasses)	Up to $50 for exam	No coinsurance	$175 maximum allowance	Every 12 months	

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