

HEALTH & WELLBEING 5000 PLAN

FOR SMALL GROUP EMPLOYERS IN OREGON

2018 BENEFITS (Member pays)

PENDING STATE APPROVAL

The benefits information provided is a brief summary and not a complete description of benefits. Limitations and exclusions apply.

HEALTH & WELLBEING 5000

WELLNESS SERVICES	In-network	Out-of-network
Individual Wellness Assessment Interactive, online questionnaire that evaluates lifestyle and its impact on good health.	\$0	Not covered
Health Risk Screening Blood test identifies risks for certain diseases and medical conditions.	\$0	Not covered
Health Risk Score and Report Provides a snapshot of the member's current health and recommends appropriate action items. Requires completion of Individual Wellness Assessment and Health Risk Screening test.	\$0	Not covered
Personal Health Coaching A trained, certified professional provides confidential, one-on-one sessions to assist members in reaching their health and wellness goals.	\$0	Not covered
MEDICAL BENEFITS		
Deductible Per calendar year Combined medical and pharmacy	\$5,000 per individual \$10,000 per family	\$10,000 per individual \$20,000 per family
Out-of-pocket maximum Per calendar year Combined medical and pharmacy	\$7,350 per individual \$14,700 per family	Unlimited
Primary care Office visits, in-office procedures	\$60, after deductible	70%, after deductible
Urgent care	\$120, after deductible	\$120, after deductible
Specialist visit Office visits, in office procedures	\$100, after deductible	70%, after deductible
Emergency care Waived if admitted to hospital	50%, after deductible	50%, after deductible
Mental health and chemical dependency / substance abuse Office visits	\$60, after deductible	70%, after deductible
Preventive care and services ¹ Including well baby care, routine physicals, routine gynecological exams, immunizations, colorectal screening, ACA required services	\$0, not subject to deductible	70%, after deductible

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Outpatient surgery (facility) ²	50%, after deductible	70%, after deductible
Outpatient surgery (professional) ²	50%, after deductible	70%, after deductible
Inpatient hospital ²	50%, after deductible	70%, after deductible
Inpatient rehabilitative / habilitative care ² 30 day limit*	50%, after deductible	70%, after deductible
Skilled nursing facility care ² 60 day limit*	50%, after deductible	70%, after deductible
Radiology, labs ²	50%, after deductible	70%, after deductible
High tech imaging ² MRI, CT, PET, SPECT scans	50%, after deductible	70%, after deductible
Mental health and chemical dependency / substance abuse ² Inpatient care and residential programs	50%, after deductible	70%, after deductible
Physical therapy (rehabilitative / habilitative)* 30-60 combined visit limit per year depending on condition	\$60, after deductible	70%, after deductible
Occupational therapy (rehabilitative / habilitative)* 30-60 combined visit limit per year depending on condition	\$60, after deductible	70%, after deductible
Speech therapy (rehabilitative / habilitative)* 30-60 combined visit limit per year depending on condition	\$60, after deductible	70%, after deductible
Injectable drugs And other drugs administered other than orally (when rendered in the office)	50%, after deductible	70%, after deductible
Ambulance, ground	50%, after deductible	50%, after deductible
Ambulance, air	50%, after deductible	50%, after deductible
Durable medical equipment (DME) ² Includes prosthetics, orthotics	50%, after deductible	70%, after deductible
Home health care	50%, after deductible	70%, after deductible

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Hospice Respite care covered up to max 5 consecutive days, & 30 days lifetime	50%, after deductible	70%, after deductible
Hearing aids / cochlear implants ² 1 pair / 48 months for each impaired ear	50%, after deductible	70%, after deductible
Pediatric vision routine exam (ages 0-19)	0%, after deductible if services are not considered preventative	70%, after deductible
Pediatric vision hardware (ages 0-19)	1 set of standard hardware (frames/lens) every year/contacts will have 40% coinsurance with no unit limit; subject to deductible	70%, after deductible
Transplants ²	50%, after deductible	70%, after deductible
Diabetes education ¹	\$60, subject to deductible	70%, after deductible
Nutritional counseling ¹	\$100, subject to deductible	70%, after deductible
Diabetic supplies ¹	\$0, not subject to deductible	70%, after deductible
Alternative Care ¹ \$1,000 combined limit for massage, chiropractic, acupuncture	\$0, not subject to deductible	70%, after deductible
PHARMACY BENEFITS		
Tier 1: Preventive ¹	\$0, not subject to deductible	70%, not covered unless urgent or emergent, after deductible
Tier 2: Generic ^{1,2}	\$20, not subject to deductible	70%, not covered unless urgent or emergent, after deductible
Tier 3: Preferred ^{1,2}	\$80, not subject to deductible	70%, not covered unless urgent or emergent, after deductible
Tier 4: Non-preferred ²	50%, after deductible	70%, not covered unless urgent or emergent, after deductible
Tier 5: High-cost specialty drugs ²	50%, after deductible	70%, not covered unless urgent or emergent, after deductible

¹ Not subject to the deductible for in-network services.

² May require Prior Authorization. See Prior Authorization list or Formulary for specific services or drugs that require authorization.

* Limits do not apply to those services rendered for members with a Mental Health or Chemical Dependency/Substance Abuse diagnosis.

In-network provider benefit

Patient receives care from an in-network provider or facility, which has an effective provider Plan contract with Samaritan Health Plans to provide services and supplies to the covered individuals.

Out-of-network provider benefit

Patient receives care from a provider that has no affiliation or contractual arrangement with the Plan. At the out-of-network benefit level, payment to providers is based on the Samaritan Health Plans fee allowance or the billed amount, whichever is less. The fee allowance is often lower than, or discounted from, the physician's usual charge.

Medical deductible and out-of-pocket maximums

Please refer to the additional information provided in your Member Certificate and your Summary of Benefits and Coverage for a further explanation of benefits including limitations and exclusions.

Your deductible

The deductible is the portion of covered benefit costs each member is obligated to pay before Samaritan Health Plans will provide benefits. The deductible amount for individuals and families is listed above and in your Summary of Benefits and Coverage document. The Health & Wellbeing 5000 plan has a combined deductible applicable to prescription drugs and all services except federally mandated preventive services and preventive medications. Your deductible is accumulated on a calendar year.

The following services, but not limited to, do not apply to your in-network provider deductible costs:

- Women's preventive services
- Men's preventive services
- Routine physical examinations
- Colorectal cancer screenings and exams
- Immunizations
- PKU test
- Well-baby/well-child care
- Outpatient diabetic instruction and supplies
- Preventive medications
- Generic medications
- Preferred brand medications
- Wellness services

Your annual out-of-pocket limit

You are responsible for the co-insurance or co-payment amount for each covered medical service listed under the Plan Benefits section of your Member Certificate until your medical out-of-pocket covered expenses reach your maximum out-of-pocket cost amount. The maximum out-of-pocket medical amount accumulates based on your own covered expenses every calendar year. This plan has in-network limits to protect you from excessive medical expenses. The summary above shows your plan's annual out-of-pocket limit. If you incur covered expenses over that amount, this plan will pay 100% of eligible charges for the rest of the calendar year for those services which are applicable to the out-of-pocket limit. Out-of-network services do NOT have an out-of-pocket limit.

Expenses for the following DO NOT count toward your out-of-pocket maximum limit:

- Charges over usual, customary, and reasonable amounts
- Benefits paid in full
- Incurred charges that exceed amounts allowed under this plan
- Non-medically necessary services, such as excluded services or those deemed to be not medically necessary by the plan
- Non-covered services, including those where a third party is responsible (COB, settlements, motor vehicle claims)

Prescription out-of-pocket maximum

The Samaritan Health & Wellbeing 5000 has a combined pharmacy and medical out-of-pocket (OOP) maximum.

Member services department

The Samaritan Health Plans home office in Corvallis is maintained to meet your servicing needs. Come see us at 2300 NW Walnut Boulevard or contact us at: 541-768-4550, toll free 1-800-832 4580 or TTY 1-800-735-2900. Our Member Services Department hours are 8 a.m. to 8 p.m., Monday through Friday. We look forward to serving you.

Statements made by applicants, policy holder or insured are representations and not warranties

Samaritan Small Group Benefit Plan
Samaritan Health Plans
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