

ATLANTIS HEALTH PLAN

Summary of Benefits POS 20/2000, \$0/\$25

	IN NETWORK	OUT OF NETWORK
	What You Pay	What You Pay
FINANCIALS		
Office visit Co-pay	\$20 co-payment	Subject to deductible and co-insurance
Deductible Single/Family	N/A	\$2,000/\$4,000
Co-insurance	N/A	70/30
Maximum Out of Pocket (after deductible) Single/Family	N/A	\$5,000/\$10,000
Lifetime Maximum	None	\$1,000,000
DOCTOR'S SERVICES		
Office Visits (PCP or Specialist)	\$20 co-payment	Subject to deductible and co-insurance
Inpatient Hospital Visits	No co-payment	Subject to deductible and co-insurance
Allergy Testing and Treatment	\$20 co-payment	Subject to deductible and co-insurance
Anesthesia	No Cost	Subject to deductible and co-insurance
Diagnostic Services	\$20 co-payment	Subject to deductible and co-insurance
Mammography Screening	\$20 co-payment	Subject to deductible and co-insurance
Prostate Cancer Screening	\$20 co-payment	Subject to deductible and co-insurance
Breast Reconstructive Services after a Mastectomy	\$20 co-payment	Subject to deductible and co-insurance
Obstetrical/Gynecological Services	\$20 co-payment	Subject to deductible and co-insurance
Pap Smears and Cervical Cytology Screenings	\$20 co-payment	Subject to deductible and co-insurance
Infertility services	\$20 co-payment	Subject to deductible and co-insurance
Bone Mineral Density Measurements, Testing and Devices	\$20 co-payment	Subject to deductible and co-insurance
Enteral Formulas	\$20 co-payment	Subject to deductible and co-insurance
Second Surgical and Medical Opinions	\$20 co-payment	Subject to deductible and co-insurance
Second Medical Opinions (diagnosis of cancer, negative or positive)	\$20 co-payment	Not subject to deductible and co-insurance ^
Periodic Adult Physical Examinations	\$20 co-payment	In network benefits only
Well-Child Care Visits (including immunizations)	No co-payment	In network benefits only
Experimental/Investigational services recommended by external appeal agent	\$20 co-payment	Subject to deductible and co-insurance
Pre- & Post-Natal Care	\$20 co-payment	Subject to deductible and co-insurance
Delivery of Child	No co-payment	Subject to deductible and co-insurance
Inpatient Surgical Services #	No co-payment	Subject to deductible and co-insurance
Outpatient Ambulatory Surgical Services #	Lesser of 20% or \$200	Subject to deductible and co-insurance
Chiropractic Care	\$20 co-payment	Subject to deductible and co-insurance
Diabetic Education	\$20 co-payment	Subject to deductible and co-insurance
AMBULATORY SERVICES		
Radiation Therapy and Chemotherapy	\$20 co-payment	Subject to deductible and co-insurance
Hemodialysis	\$20 co-payment	Subject to deductible and co-insurance
Pre-admission Testing	\$20 co-payment	Subject to deductible and co-insurance
X-Ray and Laboratory Services	\$20 co-payment	Subject to deductible and co-insurance
HOSPITAL SERVICES**		
Inpatient Admission (per continuous confinement)	\$500 co-payment	Subject to deductible and co-insurance
Cardiac Rehabilitation (per continuous confinement)	\$500 co-payment	Subject to deductible and co-insurance
Outpatient Surgery Facility Charges	\$75 co-payment	Subject to deductible and co-insurance
Blood and Blood Products	No co-payment	Subject to deductible and co-insurance
Ambulance Service	\$50 co-payment	Subject to deductible and co-insurance
Emergency Room Care (no admission to hospital)	\$50 co-payment	Subject to deductible and co-insurance
HOSPITAL ALTERNATIVES		
Skilled Nursing Facility: 45 days per calendar year *	\$500 co-payment	Subject to deductible and co-insurance
Home Health Care: 60 visits per calendar year	\$20 co-payment per day	Subject to deductible and co-insurance
End of Life Care Program	\$0 co-payment	Subject to co-insurance only
Hospice Care: Inpatient (210 days combined with outpatient)	\$0 co-payment	Subject to deductible and co-insurance
Hospice Care (5 Bereavement counseling visits)	\$0 co-payment	Subject to deductible and co-insurance
REHABILITATIVE SERVICES		
Physical/Speech/Occupational		
Inpatient: 30 days per diagnosis per calendar year	\$500 co-payment	Subject to deductible and co-insurance
Outpatient: 20 visits per diagnosis per calendar year* (only following Inpatient Stay)	\$20 co-payment	Subject to deductible and co-insurance
MENTAL HEALTH		
Inpatient Admission: 30 days per calendar year	\$500 co-payment	Subject to deductible and co-insurance
Outpatient: 20 visits per calendar year	\$20 co-payment	Subject to deductible and co-insurance
SUBSTANCE ABUSE		
Inpatient Detoxification: (limited to 7 days per calendar year)	\$500 co-payment	Subject to deductible and co-insurance
Outpatient 60 visits per calendar year (20 of the visits may be used for Family Therapy)	\$20 co-payment	Subject to deductible and co-insurance
MEDICAL EQUIPMENT & SUPPLIES		
Durable Medical Equipment & Supplies	\$20 co-payment	Subject to deductible and co-insurance
Diabetic Equipment and Supplies	\$20 co-payment per item or 34-day supply	Subject to deductible and co-insurance

* Benefit riders available to satisfy the "make available" provisions of Section 4303(e) of the New York State Insurance Laws # Failure to Pre-authorize all non-emergency, or elective surgery hospital admissions, will result in a penalty.

^ Must be authorized. Provider will be paid at the Atlantis usual, customary rate.

Note: Benefit limitations and maximums are per Member per calendar year.

EXCLUSIONS: This SUMMARY OF BENEFITS highlights the standard benefits of the HMO Point of Service contract. Benefits shown may be subject to Restrictions, Exclusions and Limitations found in the Group Subscriber Contract.





Prescription Rider Signature “Mandatory Generic”

The following rider is an addendum to the “Group Subscriber Certificate of Coverage” which provides for the provision of all basic health services.

Benefits

The “Benefits” section of the Group Subscriber Certificate of Coverage is amended as follows:

Outpatient Prescription Drugs or Medicines:

- This rider covers only generic prescription drugs unless there is no generic drug available within an entire class of drugs or this rider specifically states that brand name drugs as well as generic drugs of a particular type are covered. If no generic drug is available within an entire class of drugs, all brand name drugs within that class of drugs are covered.
- If a member has suffered, or is likely to suffer, adverse side effects from all of the generic drugs within a class of drugs, the Plan will approve coverage of a brand name drug within that class at the request of the member. The Plan’s decision will be subject to utilization review.
- Outpatient Food and Drug Administration (FDA) approved prescription drugs or medicines are covered when medically necessary and prescribed by a licensed Provider. Each prescription is limited to a maximum 30-day supply, with up to four refills when authorized by a licensed Provider.
- If you purchase a covered drug at a non-participating pharmacy, you must pay the retail price for the drug, and then submit a claim for reimbursement from the Plan. Reimbursement for drugs purchased at non-participating pharmacies will be limited to the Reasonable Charge for the drug minus the co-payment.

Prescription drug coverage also includes:

- Medically necessary enteral formulas for home use when prescribed by a licensed provider. The formula must have been proven effective as a disease-specific treatment regime for those individuals who are or will become malnourished or suffer from disorders, which if left untreated, cause chronic disability, mental retardation or death. This rider covers brand name and generic enteral formulas.
- Modified solid food products that are low protein, when medically necessary for certain inherited diseases of amino acids and organic metabolism.
- Hypodermic needles and syringes used to administer medications that are covered by Atlantis, when prescribed by a licensed practitioner and purchased through a Plan Pharmacy.
- Certain non-FDA approved prescribed drugs, whether brand name or generic, recognized for the treatment of specific types of cancer by one of the following:
 - A. the American Medical Association Drug Evaluations;
 - B. the American Hospital Formulary Service Drug Information; or
 - C. the United States Pharmacopoeia Drug Information; or recommended by review article or editorial comment in a major peer reviewed professional journal.
- Allergy Serums, whether brand name or generic.
- Bone mineral density brand name and generic prescription drugs and devices including those covered under the federal Medicare program and those in accordance with the criteria of the National Institutes of Health and if consistent with such criteria, dual-energy x-ray absorptiometry. Covered Services shall be provided to a Member who qualifies under the criteria of the federal Medicare program and the criteria of the National Institutes of Health. This includes a Member who meets the following criteria:

- i. The Member has previously been diagnosed with osteoporosis or has a family history of osteoporosis; or
 - ii. The Member has symptoms or conditions indicative of the presence, or the significant risk, of osteoporosis; or
 - iii. Member is on a prescribed drug regimen posing a significant risk of osteoporosis, or
 - iv. The Member's age, gender, other physiological characteristics and/or lifestyle factors pose a significant risk of osteoporosis.
- For Members between the ages of twenty-one (21) and forty-four (44), brand name and generic prescription drugs approved by the federal FDA for use in the diagnosis and treatment of infertility. There is no coverage for Prescription drugs used in connection with any infertility service which is specifically excluded from coverage.
 - You have the right to file an appeal with an independent, outside review panel whenever the Plan denies coverage for prescription drugs because the drug is not considered medically necessary or is considered an experimental or investigational treatment. Further details as to how you may request an appeal are provided in the Certificate of Coverage.

Mail Order/ Maintenance

- You are encouraged to utilize our Mail Order/ Maintenance program if you are required to use a maintenance drug on the Plan's approved list.
- Maintenance drugs are covered for a 90-day supply upon a written prescription by a Licensed Provider.
- The mail order option allows you to obtain a 90-day supply of maintenance drugs in the following categories: anti-diabetics, anti-hypertensives, anti-hyperlipidemics, beta-blockers, calcium blockers, diuretics and thyroid medications.

Co-payments

- You are responsible for an annual deductible of \$0 per covered member for a generic drug.
- You are responsible for an annual deductible of \$250 for covered brand name drugs.
- \$0 co-payment for each generic prescription filled at a Pharmacy.
- You are responsible for a \$25 co-payment for each covered brand name drug filled at a Pharmacy.
- There is an annual maximum benefit of \$2,000 per covered member for covered brand name drugs.
- Co-payment for 90 day mail order is one and half times (1.5x) the regular co-pay.

Limitations and Exclusions

Except to the extent that such benefits are either medically necessary or are required to be provided by applicable Law, prescription drug benefits *do not* include:

1. All non-generic classified prescription drugs.
2. Any drug which does not require a prescription, such as over-the-counter or non-legend drugs, even if a prescription is written.
3. Antibacterial soaps/detergents, shampoos, toothpaste/gels and mouthwashes/rinses.
4. Prescription drugs dispensed to a Member while he is a patient in a hospital, nursing home, or other institution.
5. Prescription drugs used in connection with drug addiction, unless medically necessary and pre-authorized by Atlantis.
6. Amphetamines, appetite suppressants, and hair growth stimulants unless medically necessary and pre-authorized by Atlantis.
7. Medications for cosmetic purposes only.
8. Prescription drugs dispensed by a provider office.
9. Experimental and Investigational Drugs which are defined as drugs which have not been approved by the FDA and or NIH or have not been shown to be safe and effective through clinical trials or are not generally accepted as safe and effective by a majority of clinical providers with significant experience in the usage of the drugs, unless recommended by an external appeal agent.
10. Replacements of drugs resulting from loss, theft or breakage.

Other limitations on coverage are as follows:

1. The maximum coverage for any authorized modified solid food products for any continuous period of 12 months shall not exceed \$2,500.
2. Some drugs require Pre-authorization. Provider/Member is responsible for obtaining the necessary authorization prior to prescribing the drug.
3. Prescription drug coverage does not include prescription contraceptive drugs or devices unless covered by a separate Contraceptive Coverage Rider.

All of the terms, conditions and limitations of your Atlantis Health Plan Subscriber Contract to which this rider is attached also apply to this Rider, except where specifically changed by this Rider.