Alliance Health and Life Insurance Company (Alliance)
Preferred Provider Organization (PPO)
Summary of Benefits
HAP PPO Custom 4295 EMB / Rx PPO Custom 4295 EMB

PPO

Health Care Services	In-Network	Out-of-Network	Limitations
Plan Attributes			
Benefit Period	Calendar Year		
Annual Deductible	$3,500 Self Only; $7,000 Family	$7,000 Individual; $14,000 Family	Deductible does not include copays or coinsurance. In and Out-of-Network deductibles accumulate separately. Deductible applies to the annual Out-of-Pocket Maximum.
Coinsurance	30%	50%	Coinsurance applies towards the Annual Out-of-Pocket Maximum
Annual Coinsurance Maximum	N/A	N/A	
Annual Out-of-Pocket Maximum	$6,900 Self Only; $13,800 Family	$13,800 Self Only; $27,600 Family	These values do not accumulate: premiums, balance-billed charges, and health care this plan doesn't cover. All other cost sharing accumulates unless otherwise specified. In and Out-of-Network Out-of-Pocket Maximums accumulate separately.
Preventive Services			
Office Visit / Physical Exam / Well Baby Exam	Covered - Deductible does not apply	Not Covered	
Related Laboratory and Radiology Services	Covered - Deductible does not apply	Not Covered	
Pap Smear, Mammogram, Tubal Ligation	Covered - Deductible does not apply	Not Covered	
Immunizations	Covered - Deductible does not apply	Not Covered	
Outpatient & Physician Services			
Primary Care Office Visit	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Telehealth Visit	30% Coinsurance after Deductible	Not Covered	Through our contracted telehealth services provider.
Specialist Office Visit	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Routine Audiology Exam	Covered - Deductible does not apply	Not Covered	One exam per benefit period. For non-routine visits see Specialist Office Visit.
Routine Eye Exam	Covered - Deductible does not apply	Not Covered	One exam per benefit period. For non-routine visits see Specialist Office Visit.
Chiropractic Services	30% Coinsurance after Deductible	50% Coinsurance after Deductible	Manipulation of the spine for subluxation only.Up to 20 visits per benefit period. (Combined In and Out-of-Network)
Allergy Treatment	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Allergy Injections	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Laboratory & Pathology	30% Coinsurance after Deductible	50% Coinsurance after Deductible	Some services require preauthorization.
Imaging MRI, CT & PET Scans	30% Coinsurance after Deductible	50% Coinsurance after Deductible	Services require preauthorization.
Radiology (X-ray)	30% Coinsurance after Deductible	50% Coinsurance after Deductible	Some services require preauthorization.
Radiation Therapy & Chemotherapy	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Dialysis	30% Coinsurance after Deductible	50% Coinsurance after Deductible	Out-of-Network benefits are not covered unless Prior Authorized.
Outpatient Medical Drugs	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Outpatient Surgical Services			
Outpatient Surgery	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Ambulatory Surgical Center	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Professional Surgical and Related Services	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Emergency/Urgent Care			
Urgent Care	30% Coinsurance after In-Network Deductible		
Emergency Room Care	30% Coinsurance after In-Network Deductible		
Emergency Medical Transportation	30% Coinsurance after In-Network Deductible		Emergency transport only.
Inpatient Hospital Services			
Facility Fee	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Physician Services, Surgery, Therapy, Laboratory, Radiology, Hospital Services and Supplies	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Bariatric Surgery and Related Services	30% Coinsurance after Deductible	Not Covered	One procedure per lifetime
Maternity Services			
Routine Prenatal Office Visits	Covered - Deductible does not apply	Not Covered	Covered under Preventive Services
Routine Postnatal Office Visits	Covered - Deductible does not apply	Not Covered	Covered under Preventive Services
Labor Delivery and Newborn Care	See Inpatient Hospital Services	See Inpatient Hospital Services	

Mental Health & Substance Use Disorder			
Inpatient Services	See Inpatient Hospital Services	See Inpatient Hospital Services	
Outpatient Services	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Other Services			
Home Health Care	30% Coinsurance after Deductible	50% Coinsurance after Deductible	Does not include Rehabilitation Services.Up to 100 visits per benefit period. (Combined In and Out-of-Network)
Hospice Care	30% Coinsurance after Deductible	50% Coinsurance after Deductible	Unlimited.
Skilled Nursing Care	30% Coinsurance after Deductible	50% Coinsurance after Deductible	Up to 100 days per benefit period. (Combined In and Out-of-Network)
Durable Medical Equipment; Prosthetics & Orthotics	30% Coinsurance after Deductible	50% Coinsurance after Deductible	Covered for approved equipment only.
Rehabilitation Services: Physical, Occupational, and Speech Therapy	30% Coinsurance after Deductible	50% Coinsurance after Deductible	May be rendered at home.Up to 60 combined visits per benefit period (Combined In-Network and Out-of-Network).
Habilitation Services: Physical, Occupational, and Speech Therapy	30% Coinsurance after Deductible	Not Covered	Limited to services associated with the treatment of Autism Spectrum Disorders through age 18. Covered for authorized services only.
Applied Behavioral Analysis	30% Coinsurance after Deductible	Not Covered	Limited to services associated with the treatment of Autism Spectrum Disorders through age 18. Covered for authorized services only.
Voluntary Sterilizations	See Outpatient Surgical Services	See Outpatient Surgical Services	Limited to vasectomy
Voluntary Term of Pregnancy	See Outpatient Surgical Services	See Outpatient Surgical Services	During first trimester only. Limited to 1 within a 24 month period.
Infertility Services	30% Coinsurance after Deductible	50% Coinsurance after Deductible	Services for diagnosis, counseling, and treatment of bodily disorders causing infertility. Covered for authorized services only.
Temporomandibular Joint Disorder	30% Coinsurance after Deductible	50% Coinsurance after Deductible	Coverage for non-invasive treatments only.
Pharmacy (Affiliated pharmacy providers only)			
Preferred Generic Drugs	$20 Copay 30 day supply, $40 Copay 90 day supply after Deductible		A 90-day supply of non-maintenance drugs must be filled at our designated mail order pharmacy. Other exclusions & limitations may apply. Certain specialty drugs may be approved for 60 or 90 days. In this case, if a copay or max is shown for specialty drugs, you will pay two times that amount for up to 60 days, three times that amount for up to 90 days.
Non-Preferred Generic Drugs	$20 Copay 30 day supply, $40 Copay 90 day supply after Deductible		
Preferred Brand Drugs	$60 Copay 30 day supply, $120 Copay 90 day supply after Deductible		
Non-Preferred Brand Drugs	$80 Copay 30 day supply, $160 Copay 90 day supply after Deductible		
Preferred Specialty Drugs	20% Coinsurance ($200 max) 30 day supply at specialty pharmacy only after Deductible		
Non-Preferred Specialty Drugs	25% Coinsurance ($300 max) 30 day supply at specialty pharmacy only after Deductible		

- In case of conflict between this summary and your PPO Group Health Insurance Policy and Riders, the terms and conditions of the PPO Group Health Insurance Policy and Riders will govern. This plan includes a network of health care providers through which services are covered at the In-Network level of benefits. If you receive covered services from a provider that is not part of the plan's network, they will be processed at the lower Out-of-Network benefit level.
- Elective hospital admissions require that Alliance be notified prior to the admission. Alliance must be notified within 48 hours after any emergency hospital admission. Failure to notify Alliance could result in a reduction or denial of benefits.
- Some services require prior authorization. Failure to obtain prior authorization before services are received could result in a reduction or denial of benefits.
- PPO plans are offered through Alliance health and Life Insurance Company, a wholly owned subsidiary of health Alliance Plan.
- For Outpatient Mental Health & Substance Use Disorder Services delivered via Telehealth, you will pay the lower of either the Outpatient Mental Health & Substance Use Disorder Cost-Share or the Telehealth Cost-Share.