



ALPS

HDHP \$5000

<b>Benefit Plan Year</b>	January 1, 2023 – December 31, 2023	
<b>Benefit Accrual Period</b>	Plan Year	
<b>Maximum Lifetime Benefit</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Individual</b> (per member)	Unlimited	Unlimited
<b>Deductible</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Individual</b> (per member)	\$5,000	\$10,000
<b>Family</b> (per family)	\$10,000	\$20,000
<b>Out-of-Pocket Limit Per</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Individual</b> (per member)	\$5,000	\$10,000
<b>Family</b> (per family)	\$10,000	\$20,000
<b>Coinsurance</b>	<b>In-network</b>	<b>Out-of-network</b>
	0%	0%

This Policy provides a network through which members can receive benefits for allowable services from in-network providers. When using an in-network provider for covered medical expenses, the member is only responsible for applicable deductible, coinsurance and/or copayments of the allowable amount up to the maximum out-of-pocket. When using an out-of-network provider, the member is responsible for payment of billed charges beyond the allowed amount for covered medical expenses. Please note: The member is responsible for full charge of any non-covered medical expense. When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing. For more information about “surprise billing”, visit <https://mountainhealth.coop/members/> and review the information provided under “Surprise Billing”.

**COVERED BENEFITS**

This Policy will pay Covered Medical Expenses incurred for Covered Benefits provided in Section 5 of your policy Document, Covered Benefits: based on the Allowable Fee, Deductible, Coinsurance, and Annual Out-of-Pocket Maximum amounts shown under the Benefit Information section of this Outline of Coverage. If a Copayment applies to a Covered Benefit, it will be indicated below in this Covered Benefits section. For Information regarding Prior Authorization requirements, please see section 6, Utilization Review, Management Program of your policy document.

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<b>Covered Benefit</b>	<b>YOUR COST IN-NETWORK</b>	<b>YOUR COST OUT-OF-NETWORK</b>
<b>Preventive Care</b>		
<b>Preventive/Wellness</b>	No Charge	% After Deductible

<b>Professional Services*</b>		
<b>Primary care office visit – Tier 1 Provider</b>	N/A	N/A
<b>Primary care office visit – Tier 2 Provider</b>	0% After Deductible	0% After Deductible
<b>Specialist office visit</b>	0% After Deductible	0% After Deductible
<b>Therapy office visit - PT, OT, ST</b>	0% After Deductible	0% After Deductible
<b>Doctor on Demand</b>	0% After Deductible	Not Applicable
<b>Surgeon</b>	0% After Deductible	0% After Deductible
<b>Anesthesiologist</b>	0% After Deductible	0% After Deductible
<b>Outpatient habilitation services</b>	0% After Deductible	0% After Deductible
<b>Outpatient rehabilitation services</b>	0% After Deductible	0% After Deductible
<b>Chiropractic Services (20 visits per year)</b>	0% After Deductible	0% After Deductible
<b>Hospital/Facility Services*</b>		
<b>Inpatient room and board</b>	0% After Deductible	0% After Deductible
<b>Inpatient habilitation services</b>	0% After Deductible	0% After Deductible
<b>Inpatient rehabilitation services</b>	0% After Deductible	0% After Deductible
<b>Skilled nursing facility care (60 days per year)</b>	0% After Deductible	0% After Deductible
<b>Outpatient surgery/services</b>	0% After Deductible	0% After Deductible
<b>Diagnostic and therapeutic radiology/laboratory and dialysis</b>	0% After Deductible	0% After Deductible
<b>Center of Excellence with prior approval by the Co-op</b>	0% After Deductible	0% After Deductible
<b>Urgent and Emergency Services</b>		
<b>Urgent care center</b>	0% After Deductible	0% After Deductible

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Doctor on Demand	0% After Deductible	N/A
<b>Emergency room</b>	0% After Deductible	0% After Deductible
<b>Ambulance; ground and air</b>	0% After Deductible	0% After Deductible
<b>Prescription Drug Benefit*</b>	<i>If you choose a higher Tier drug when a lower Tier drug is available, you may be subject to additional member responsibility.</i>	
<b>\$0 Out of Pocket Prescriptions</b> (Tier 5 online search)	No Charge	N/A
<b>Retail Pharmacy Prescriptions - (30-day supply)</b>		
Tier 1-Preferred Generic Drug	0% After Deductible	0% After Deductible
Tier 2-Preferred Brand and Non-Preferred Generic Drugs	0% After Deductible	0% After Deductible
Tier 3-Non-Preferred Brand Drugs	0% After Deductible	0% After Deductible
Tier 4-Non-Preferred Brand Drugs (Specialty Drugs)	0% After Deductible	N/A
<b>Mail Order Maintenance - (90-day supply)</b>		
Tier 1-Preferred Generic Drug	0% After Deductible	N/A
Tier 2-Preferred Brand and Non-Preferred Generic Drugs	0% After Deductible	N/A
Tier 3-Non-Preferred Brand Drugs	0% After Deductible	N/A
<b>Mental Health, Autism Spectrum Disorder and Substance Use Disorder Services*</b>		
<b>Office visits</b>	0% After Deductible	0% After Deductible
<b>Inpatient care</b>	0% After Deductible	0% After Deductible
<b>Outpatient care</b>	0% After Deductible	0% After Deductible
<b>Doctor on Demand</b>	0% After Deductible	N/A
<b>Residential programs</b>	0% After Deductible	0% After Deductible
<b>Other Covered Services*</b>		
<b>Durable medical equipment</b>	0% After Deductible	0% After Deductible
<b>Home health</b> (180 visits per year)	0% After Deductible	0% After Deductible
<b>Prosthetics</b>	0% After Deductible	0% After Deductible
<b>Transplants</b>	0% After Deductible	0% After Deductible

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<b>Pediatric Vision Care Services</b>		<i>This Vision Care Benefit only applies to Covered Dependents under age 19.</i>
<b>Vision examination</b> <i>(One per year)</i>	No Charge	0% After Deductible
<b>Vision care materials</b> <i>(See policy for limitations)</i>	No Charge	0% After Deductible
<b>Vision Exam Reimbursement</b>		<b>Reimbursement Maximum</b>
<b>Vision examination</b> <i>(One per year)</i>		\$60
<b>Dental Exam Reimbursement</b>		<b>Reimbursement Maximum</b>
<b>Dental exam/cleaning</b> <i>(One per year)</i>		\$100

\*Prior authorization may be required.

**This is a brief summary of benefits. Refer to your policy for additional information or a further explanation of benefits, limitations, and exclusions.**

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