

## HIGH PLAINS GOLD HDHP NALC

## Outline of Coverage

Read Your Policy Carefully – This managed care Outline of Coverage (OOC) provides a very brief description of important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations, of both you and those of Mountain Health Co-op. It is, therefore, important that you **please read your policy carefully**.

**Provider Network:** HIGH PLAINS

**Coverage Year:** 2025

**State:** Wyoming

**Network:** NALC

**Premium Due Date:** [ ]

**Premium:** [ ]

	In-network	Out-of-network
<b>Maximum Lifetime Benefit</b>		
<b>Individual</b> (per member)	Unlimited	Unlimited
<b>Deductible – Benefit/Plan Year</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Individual</b> (per member)	\$3,500	\$7,000
<b>Family</b> (per family)	\$7,000	\$14,000
<b>Out-of-Pocket Limit Per Benefit/Plan Year</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Individual</b> (per member)	\$3,500	\$7,000
<b>Family</b> (per family)	\$7,000	\$14,000
<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 see section 6 of your policy document.

Covered Benefit	Indian Health Care Provider (IHCP)	Your Cost In-Network	Your Cost Out-Of-Network
Preventive Care			
Prior Authorization May be Required			
<a href="#">Preventive/Wellness</a>	No Charge	No Charge	0% After Deductible

Professional Services*	Indian Health Care Provider (IHCP)	Your Cost In-Network	Your Cost Out-Of-Network
<b>Primary care office visit</b>	0% No Deductible	0% After Deductible	0% After Deductible
<b>Specialist office visit</b>	0% No Deductible	0% After Deductible	0% After Deductible
<b>Therapy office visit - PT, OT, ST</b> Therapy office visit - PT, OT, ST (40 visits per calendar year for physical therapy and combined 20 visit per calendar year maximum for occupational therapy & speech therapy.)	0% No Deductible	0% After Deductible	0% After Deductible
<a href="#">Doctor on Demand</a>	NA	0% After Deductible	NA
<b>Surgeon</b>	0% No Deductible	0% After Deductible	0% After Deductible
<b>Anesthesiologist</b>	0% No Deductible	0% After Deductible	0% After Deductible
<b>Outpatient rehabilitation/habilitation services</b> (40 visits per calendar year for physical therapy and combined 20 visit per calendar year maximum for occupational therapy & speech therapy.)	0% No Deductible	0% After Deductible	0% After Deductible
<b>Chiropractic Services</b> (20 Visits per year)	0% No Deductible	0% After Deductible	0% After Deductible
Hospital/Facility Services*	Indian Health Care Provider (IHCP)	Your Cost in Network	Your Cost Out-Of-Network

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<b>Inpatient room and board</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Inpatient habilitation services</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Inpatient rehabilitation services</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Skilled nursing facility care</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Outpatient surgery/services</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Diagnostic and therapeutic radiology/laboratory and dialysis</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Center of Excellence with prior approval by the Co-op</b>	NA	0% After Dedcutible	NA
<b>Urgent and Emergency Services</b>			
<b>Urgent care center</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b><u>Doctor on Demand</u></b>	NA	0% After Dedcutible	NA
<b>Emergency room</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Ambulance, ground, and air</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Prescription Drug Benefit Prior Authorization May be Required</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)	NA	No Charge	NA
<b>Retail Pharmacy Prescriptions</b> (30-day supply)			
Tier 1-Preferred Generic Drug	0% No Deductible	0% After Dedcutible	0% After Dedcutible

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Tier 2-Preferred Brand and Non-Preferred Generic Drugs	0% No Deductible	0% After Dedcutible	0% After Dedcutible
Tier 3-Non-Preferred Brand Drugs	0% No Deductible	0% After Dedcutible	0% After Dedcutible
Tier 4-Specialty Drugs	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Mail Order Maintenance</b> (90-day supply)			
Tier 1-Preferred Generic Drug	0% No Deductible	0% After Dedcutible	0% After Dedcutible
Tier 2-Preferred Brand and Non-Preferred Generic Drugs	0% No Deductible	0% After Dedcutible	0% After Dedcutible
Tier 3-Non-Preferred Brand Drugs	0% No Deductible	0% After Dedcutible	0% After Dedcutible
Mental Health, Autism Spectrum Disorder and Substance Use Disorder Services*	Indian Health Care Provider (IHCP)	Your Cost In-Network	Your Cost Out-Of-Network
<b>Primary care office visit</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Inpatient care</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Outpatient care</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b><u>Doctor on Demand</u></b>	0% No Deductible	0% After Dedcutible	NA
<b>Residential programs</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Other Covered Services*</b>			
<b>Durable medical equipment</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Home health</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Prosthetics</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible

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<b>Transplants</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Bariatric Surgery – (one per lifetime)</b>	0% No Deductible	0% After Dedcutible	0% After Dedcutible
<b>Pediatric Vision Care Services</b>	<i>This Vision Care Benefit only applies to Covered Dependents underage 19.</i>		
	Indian Health Care Provider (IHCP)	Your Cost In-Network	Your Cost Out-of-Network
<b>Vision examination</b> (one per benefit/plan year)	0% No Deductible	0% No Deductible	0% After Dedcutible
<b>Vision care materials</b>	0% No Deductible	See Policy for limitations	
<b>Vision Exam Reimbursement</b>	Reimbursement Maximum		
<b>Vison exam</b> (one per benefit/plan year)	\$60		
<b>Dental Exam Reimbursement</b>	Reimbursement Maximum		
<b>Dental exam</b> (one per benefit/plan year)	\$100		

**\*Prior Authorization May be Required**

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

- (1) **Comprehensive Health Insurance Coverage** — Policies of this category are designed to provide to members, coverage for major hospital, medical, and surgical expenses incurred as a result of a covered accident or sickness. Coverage is provided for daily hospital room and board, miscellaneous hospital services, surgical services, anesthesia services, in-hospital medical services, and out-of-hospital care, subject to any deductibles, co-payment and/or coinsurance provisions, or other limitations which may be set forth in the policy.
- (2) **Description of Benefits** – The policy provides Comprehensive Health Preferred Provider Organization (PPO) Insurance coverage. You have the option to receive services from an In-Network or an Out-of-Network Provider. Generally, benefits are paid at a higher level when an In-Network Provider is used. The Outline of Coverage reflects the benefits payable when services for Covered Benefits are provided by an In-Network Provider or an Out-of-Network Provider. The Outline of Coverage and the Covered Benefits provided under the Policy are indicated above.
- (3) **Out-of-Network Maximum** – Be aware that your actual costs for services provided by an out-of-network provider may exceed this policy's maximum out-of-pocket for out-of-network services because out-of-network providers can bill you for the difference between the amount charged by the provider and the amount allowed by the insurance company. Amounts in excess of the allowed amount are not counted toward the out-of-network deductible or maximum out-of-pocket.
- (4) **Prior Approval** – Covered Services may be subject to the prior approval process. Please see the comprehensive policy document, section 6, Utilization Review Management for details on what services require prior authorization.

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