

**NY State of Health - Standard BRONZE Plan
Schedule of Benefits**

COST-SHARING	Member Cost-Sharing Responsibility for Services from Participating Providers*
Deductible	
• Individual	\$3,000
• Family	\$6,000
Out-of-Pocket Limit	
• Individual	\$6,350
• Family	\$12,700

OFFICE VISITS	Member Cost-Sharing Responsibility for Services from Participating Providers	Limits**
Primary Care Office Visits (or Home Visits)	50% Coinsurance after Deductible	
Specialist Office Visits (or Home Visits)	50% Coinsurance after Deductible	

PREVENTIVE CARE	Member Cost-Sharing Responsibility for Services from Participating Providers	Limits
• Well Child Visits and Immunizations*	Covered in full	
• Adult Annual Physical Examinations*	Covered in full	
• Adult Immunizations*	Covered in full	
Routine Gynecological Services/Well Woman Exams*	Covered in full	
• Mammography Screenings*	Covered in full	
• Sterilization Procedures for Women*	Covered in full	
• Vasectomy	50% Coinsurance after Deductible	
• Bone Density Testing*	Covered in full	
• Screening for Prostate Cancer	Covered in full	
• All other preventive services required by USPSTF and HRSA.	Covered in full	
• *Preventive services that are provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA are covered in full. Preventive services that are provided outside of these guidelines may be subject to cost-sharing.	Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)	

EMERGENCY CARE	Member Cost-Sharing Responsibility for Services from Participating Providers	Limits
Pre-Hospital Emergency Medical Services (Ambulance Services)	50% Coinsurance after Deductible (for services provided from both participating and non-participating providers)	
Non-Emergency Ambulance Services	50% Coinsurance after Deductible Preauthorization Required	
Emergency Department Coinsurance waived if Hospital admission	50% Coinsurance after Deductible (for services provided from both participating and non-participating providers)	
Urgent Care Center	50% Coinsurance after Deductible	

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PROFESSIONAL SERVICES AND OUTPATIENT CARE	Member Cost-Sharing Responsibility for Services from Participating Providers	Limits
Advanced Imaging Services • Performed in a Freestanding Radiology Facility or Office Setting	50% Coinsurance after Deductible	
Advanced Imaging Services • Performed as Outpatient Hospital Services	50% Coinsurance after Deductible Preauthorization Required	
Allergy Testing & Treatment	Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Surgery; Laboratory & Diagnostic Procedures) Preauthorization Required	
Ambulatory Surgical Center Facility Fee	50% Coinsurance after Deductible Preauthorization Required	
Anesthesia Services (all settings)	50% Coinsurance after Deductible	
Autologous Blood Banking	50% Coinsurance after Deductible Preauthorization Required	
Cardiac & Pulmonary Rehabilitation • Performed in a Specialist Office	50% Coinsurance after Deductible	
Cardiac & Pulmonary Rehabilitation • Performed as Outpatient Hospital Services	50% Coinsurance after Deductible	
Cardiac & Pulmonary Rehabilitation • Performed as Inpatient Hospital Services	50% Coinsurance after Deductible Preauthorization Required	
Chemotherapy • Performed in a PCP Office	50% Coinsurance after Deductible	
Chemotherapy • Performed in a Specialist Office	50% Coinsurance after Deductible	
Chemotherapy • Performed as Outpatient Hospital Services	50% Coinsurance after Deductible Preauthorization Required	
Chiropractic Services	50% Coinsurance after Deductible Preauthorization Required	
Diagnostic Testing • Performed in a PCP Office	50% Coinsurance after Deductible	
Diagnostic Testing • Performed in a Specialist office	50% Coinsurance after Deductible	
Diagnostic Testing • Performed as Outpatient Hospital Services	50% Coinsurance after Deductible Preauthorization Required	
Dialysis • Performed in a PCP Office	50% Coinsurance after Deductible (for services provided from both participating and non-participating providers)	Dialysis Performed by Non-Participating Providers is Covered Only Outside the Service Area and is Limited to 10 Visits Per Calendar Year
Dialysis • Performed in a Freestanding Center or Specialist Office Setting	50% Coinsurance after Deductible (for services provided from both participating and non-participating providers)	
Dialysis • Performed as Outpatient Hospital Services	50% Coinsurance after Deductible Preauthorization Required (for services provided from both participating and non-participating providers)	
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	50% Coinsurance after Deductible Preauthorization Required	60 visits per condition, per lifetime combined therapies
Home Health Care	50% Coinsurance after Deductible Preauthorization Required	40 Visits per Plan Year
Infertility Services	Use Cost Sharing for Appropriate Service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures) Preauthorization Required	
Infusion Therapy • Performed in a PCP Office	50% Coinsurance after Deductible	Home Infusion counts towards Home Health Care Visit Limits
Infusion Therapy • Performed in Specialist Office	50% Coinsurance after Deductible	
Infusion Therapy • Performed as Outpatient Hospital Services	50% Coinsurance after Deductible	
Infusion Therapy • Home Infusion Therapy	50% Coinsurance after Deductible Preauthorization Required	
Inpatient Medical Visits	50% Coinsurance after Deductible	

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PROFESSIONAL SERVICES AND OUTPATIENT CARE (cont'd)	Member Cost-Sharing Responsibility for Services from Participating Providers	Limits
Laboratory Procedures • Performed in a PCP Office	50% Coinsurance after Deductible	
Laboratory Procedures • Performed in a Freestanding Laboratory Facility or Specialist Office	50% Coinsurance after Deductible	
Laboratory Procedures • Performed as Outpatient Hospital Services	50% Coinsurance after Deductible	
Maternity & Newborn Care • Prenatal Care	Covered in Full	
Maternity & Newborn Care • Inpatient Hospital Services and Birthing Center	50% Coinsurance after Deductible	1 Home Care Visit is Covered at no Cost-Sharing if mother is discharged from Hospital early
Maternity & Newborn Care • Physician and Nurse Midwife Services for Delivery	50% Coinsurance after Deductible	
Maternity & Newborn Care • Breast Pump	Covered in Full Preauthorization Required	Covered for duration of breast feeding
Outpatient Hospital Surgery Facility Charge	50% Coinsurance after Deductible Preauthorization Required	
Preadmission Testing	50% Coinsurance after Deductible	
Diagnostic Radiology Services • Performed in a PCP Office	50% Coinsurance after Deductible	
Diagnostic Radiology Services • Performed in a Freestanding Radiology Facility or Specialist Office	50% Coinsurance after Deductible	
Diagnostic Radiology Services • Performed as Outpatient Hospital Services	50% Coinsurance after Deductible Preauthorization Required	
Therapeutic Radiology Services • Performed in a Freestanding Radiology Facility or Specialist Office	50% Coinsurance after Deductible	
Therapeutic Radiology Services • Performed as Outpatient Hospital Services	50% Coinsurance after Deductible Preauthorization Required	
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	50% Coinsurance after Deductible Preauthorization Required	60 visits per condition, per lifetime combined therapies Speech and Physical Therapy are only Covered following a Hospital stay or surgery.
Second Opinions on the Diagnosis of Cancer, Surgery & Other	50% Coinsurance after Deductible	
Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive & Corrective Surgery; Transplants; & Interruption of Pregnancy) • Inpatient Hospital Surgery	50% Coinsurance after Deductible	
Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive & Corrective Surgery; Transplants; & Interruption of Pregnancy) • Outpatient Hospital Surgery	50% Coinsurance after Deductible	
Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive & Corrective Surgery; Transplants; & Interruption of Pregnancy) • Surgery Performed at an Ambulatory Surgical Center	50% Coinsurance after Deductible	
Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive & Corrective Surgery; Transplants; & Interruption of Pregnancy) • Office Surgery	50% Coinsurance after Deductible Preauthorization Required	

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ADDITIONAL SERVICES, EQUIPMENT & DEVICES	Member Cost-Sharing Responsibility for Services from Participating Providers	Limits
ABA Treatment for Autism Spectrum Disorder	50% Coinsurance after Deductible Preauthorization Required	680 Hours Per Plan Year
[Acupuncture]	[50% Coinsurance after Deductible]	
Assistive Communication Devices for Autism Spectrum Disorder	50% Coinsurance after Deductible Preauthorization Required	
Diabetic Equipment, Supplies & Self-Management Education • Diabetic Equipment, Supplies and Insulin (30-Day Supply)	50% Coinsurance after Deductible	
Diabetic Equipment, Supplies & Self-Management Education • Diabetic Education	50% Coinsurance after Deductible Preauthorization Required	
Durable Medical Equipment & Braces	50% Coinsurance after Deductible Preauthorization Required for Items Above \$100	
External Hearing Aids	50% Coinsurance after Deductible Preauthorization Required	Single Purchase Once Every 3 Years
Cochlear Implants	50% Coinsurance after Deductible Preauthorization Required	One Per Ear Per Time Covered
Hospice Care • Inpatient	50% Coinsurance after Deductible	210 Days per Plan Year 5 Visits for Family Bereavement Counseling
Hospice Care • Outpatient	50% Coinsurance after Deductible Preauthorization Required	
Medical Supplies	50% Coinsurance after Deductible Preauthorization Required for Items Above \$100	
Prosthetic Devices • External	50% Coinsurance after Deductible	One prosthetic device, per limb, per lifetime
Prosthetic Devices • Internal	50% Coinsurance after Deductible Preauthorization Required	Unlimited

INPATIENT SERVICES & FACILITIES	Member Cost-Sharing Responsibility for Services from Participating Providers	Limits
Inpatient Hospital for a Continuous Confinement (Including an Inpatient Stay for Mastectomy Care, Cardiac & Pulmonary Rehabilitation, & End of Life Care)	50% Coinsurance after Deductible Preauthorization Required. However, Preauthorization is Not Required for Emergency Admissions.	
Observation Stay	50% Coinsurance after Deductible Preauthorization Required	
Skilled Nursing Facility (Includes Cardiac & Pulmonary Rehabilitation)	50% Coinsurance after Deductible Preauthorization Required	200 Days Per Plan Year
Inpatient Rehabilitation Services (Physical, Speech & Occupational therapy)	50% Coinsurance after Deductible Preauthorization Required	60 Consecutive Days Per Condition, Per Lifetime

MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES	Member Cost-Sharing Responsibility for Services from Participating Providers	Limits
Inpatient Mental Health Care (for a continuous confinement when in a Hospital)	50% Coinsurance after Deductible Preauthorization Required. However, Preauthorization is Not Required for Emergency Admissions	
Outpatient Mental Health Care (Including Partial Hospitalization & Intensive Outpatient Program Services)	50% Coinsurance after Deductible	
Inpatient Substance Use Services (for a continuous confinement when in a Hospital)	50% Coinsurance after Deductible Preauthorization Required. However, Preauthorization is Not Required for Emergency Admissions.	
Outpatient Substance Use Services	50% Coinsurance after Deductible	Unlimited; Up to 20 Visits a Plan Year May Be Used For Family Counseling

PRESCRIPTION DRUGS	Member Cost-Sharing Responsibility for Services from Participating Providers	Limits
Retail Pharmacy 30 Day Supply Tier 1 Tier 2 Tier 3	\$10 Copayment after Deductible \$35 Copayment after Deductible \$70 Copayment after Deductible	

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WELLNESS BENEFITS	Member Cost-Sharing Responsibility for Services from Participating Providers	Limits
Gym Reimbursement	Up to \$200 per 6 month period; up to an additional \$100 per 6 month period for Spouse, not subject to Deductible	Up to \$200 per 6 month period; up to an additional \$100 per 6 month period for Spouse

PEDIATRIC DENTAL & VISION CARE***	Member Cost-Sharing Responsibility for Services from Participating Providers	Limits
Pediatric Dental Care • Preventive/Routine Dental Care	50% Coinsurance after Deductible	One Dental Exam & Cleaning Per 6 Month Period
Pediatric Dental Care • Major Dental (Endodontics & Prosthodontics)	50% Coinsurance after Deductible Orthodontia & Major Dental Require Preauthorization	
Pediatric Dental Care • Orthodontia	50% Coinsurance after Deductible Orthodontia & Major Dental Require Preauthorization	
Pediatric Vision Care • Exams	50% Coinsurance after Deductible	One Exam Per 12-Month Period; One Prescribed Lenses & Frames in a 12 Month Period
Pediatric Vision Care • Lenses & Frames	50% Coinsurance after Deductible	
Pediatric Vision Care • Contact Lenses	50% Coinsurance after Deductible Contact Lenses Require Preauthorization	

**NOTE: Unless otherwise noted, non-participating provider services are not covered and you pay the full cost*

***NOTE: Additional limits may apply. Complete benefit descriptions are available from insurers upon effectuation of coverage.*

****NOTE: Not all Standard Plans offer Pediatric Dental Benefits. A Stand-Alone Dental Plan may need to be purchased to receive these benefits. Please refer to the plan details on our website to see if this is included or discuss further with a navigator, broker, or customer service representative.*