

Plan Number: 2003780  
Benefits Accumulate on a  
Calendar Year.

Policy Coinsurance

In-Network: 0%  
Out-of-Network: 20%

	MEMBER	FAMILY
In-Network Deductible	\$100	\$200
Out-of-Network Deductible	\$250	\$500
In-Network Maximum Out-of-Pocket (MOOP)	\$6,600	\$13,200
Out-of-Network Maximum Out-of-Pocket (MOOP)	\$1,000	\$2,000

Clinic Services	Prior Auth	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Primary Care Office Visits	No	\$20	20% after Deductible	Example: Office visits with Your Primary Care Provider (PCP)
Chiropractic Office Visits	No	\$20	20% after Deductible	
Preventive Health Examinations	No	No Charge	20% after Deductible	Coverage is limited to USPSTF guidelines and Women's Preventive Health
Specialist Care Office Visits	No	\$20	20% after Deductible	Example: Specialist Hearing Exams
Preventive Immunizations	No	No Charge	20% after Deductible	Coverage is limited to USPSTF guidelines and Women's Preventive Health
Prenatal and Postnatal Maternity Care	No	No Charge	20% after Deductible	Coverage is limited to USPSTF guidelines and Women's Preventive Health
Diagnostic X-Ray and Laboratory Tests	Yes	No Charge after Deductible	No Charge after Deductible	Examples: Lab tests, blood work, or x-rays ordered by Your Provider; Prior Authorization is not required for routine labs and x-rays
Advanced Radiology	Yes	No Charge after Deductible	20% after Deductible	Examples: CT, PET Scans, MRIs

Emergency and Urgent Care	Prior Auth	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Urgent Care Visits	No	\$20	\$20	
Emergency Ambulance Service (air/ground)	No	No Charge after Deductible	No Charge after Deductible	Coverage is limited to emergency care
Emergency Room Visits	No	\$150	\$150	Coverage is limited to emergency care; Copayment waived if admitted as a hospital inpatient

Prescription Drugs	Tier	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Prior Authorizations, quantity limits, step therapy, age restrictions and other limits may apply	Tier 1	Not Covered	Not Covered	Not Covered
	Tier 2	Not Covered	Not Covered	Not Covered
	Tier 3	Not Covered	Not Covered	Not Covered
	Tier 4 (Specialty)	Not Covered	Not Covered	Not Covered

*The Prescription Drugs Benefit is administered by GHC-SCW Clinic pharmacies and Navitus. Prescription Drugs are NOT COVERED outside of the GHC-SCW network of providers. For a list of formulary drugs, tier (\$) placement, prior authorization requirements and other limitations that may apply, see [www.ghcscw.com](http://www.ghcscw.com).*

Supplies and Equipment	Prior Auth	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Diabetic Disposable Supplies	Not Applicable	Not Covered	Not Covered	Not Covered
Durable Medical Equipment	Yes	20%	20% after Deductible	
Hearing Aids for Members age 18 and over	Yes	20%	20% after Deductible	Limited to one hearing aid per ear per 36 months; GHC-SCW coverage is for the basic model only
Hearing Aids for children age 17 and under	Yes	20%	20% after Deductible	Limited to one hearing aid per ear per 36 months; GHC-SCW coverage is for the basic model only
Cochlear Implants and Bone Anchored Hearing Aids for children age 17 and under	Yes	No Charge after Deductible	20% after Deductible	

Hospital Services	Prior Auth	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Inpatient Hospital Services: Physician Services, Surgery, Facility Fees	Yes	No Charge after Deductible	20% after Deductible	

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Hospital Services	Prior Auth	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Outpatient Hospital Surgical/Non-Surgical Services, Facility Fees	Yes	No Charge after Deductible	20% after Deductible	Certain oral surgeries do not require Prior Authorization
Skilled Nursing Facility Services	Yes	No Charge after Deductible	20% after Deductible	Limited to 30 days per inpatient stay per Member
Vision Services	Prior Auth	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Vision Examinations	No	No Charge	Not Covered	Vision examinations must be provided by an In-Network Provider; Limited to one eye exam per Member per year
Mental Health & Substance Use Disorder	Prior Auth	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Mental Health/Substance Use Disorder Outpatient Services	No	\$20	20% after Deductible	
Mental Health/Substance Use Disorder Inpatient Services	Yes	No Charge after Deductible	20% after Deductible	
Mental Health/Substance Use Disorder Transitional Services	Yes	No Charge after Deductible	20% after Deductible	
Complementary Medicine Services	Prior Auth	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Acupuncture (Initial Visit)	No	\$79	Not Covered	\$49 per visit for follow up visits of Acupuncture; Coverage at GHC-SCW Clinics only
Naturopathy (Initial Visit)	No	\$75	Not Covered	\$45 per visit for follow up visits of Naturopathy; Coverage at GHC-SCW Clinics only
Massage Therapy	No	\$49	Not Covered	60-minute session; Coverage at GHC-SCW Clinics only
Massage Therapy	No	\$29	Not Covered	30-minute session; Coverage at GHC-SCW Clinics only
Reiki Therapy	No	\$49	Not Covered	60-minute session; Coverage at GHC-SCW Clinics only
Dental Services	Prior Auth	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Accidental Dental	No	No Charge after Deductible	20% after Deductible	Initial repair of accidental injury to sound, natural teeth
Oral Surgeries	Yes	No Charge after Deductible	20% after Deductible	Certain oral surgeries do not require Prior Authorization
Additional Services	Prior Auth	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Hospice	Yes	No Charge after Deductible	20% after Deductible	Example: End of Life Services
Home Health Services	Yes	No Charge after Deductible	20% after Deductible	Limited to 60 visits per Member per year
Health Counseling Education	No	No Charge	20% after Deductible	Coverage is limited to USPSTF guidelines and Women's Preventive Health
Infertility Services	No	50% up to maximum	50% up to maximum	Lifetime Benefit maximum payment of \$2,000 by GHC-SCW, which is accrued by GHC-SCW paying 50% Coinsurance of the first \$4,000 of Infertility Services
Speech Therapy	Yes	No Charge after Deductible	20% after Deductible	Includes Rehabilitation and Habilitation Therapy; Limited to 20 visits per therapy per Member per year

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Additional Services	Prior Auth	You Pay In-Network	You Pay Out-of-Network	Benefit Notes
Outpatient Habilitation Therapy	Yes	No Charge after Deductible	20% after Deductible	Includes Physical and Occupational Therapy; Limited to 40 combined visits per Member per year; See Certificate for additional information
Cardiac Rehabilitation Therapy	Yes	No Charge after Deductible	20% after Deductible	Limited to 36 visits per Member per year
Outpatient Rehabilitation Therapy	Yes	No Charge after Deductible	20% after Deductible	Includes Physical and Occupational Therapy; Limited to 40 combined visits per Member per year; See Certificate for additional information

**Benefit Summary Notes**

**Office Visit Copayments are waived for children under age 19.**

Prior Authorizations

- Prior Authorization is required for services specified in this Benefit Summary. Please refer to [www.ghcscw.com](http://www.ghcscw.com) and your Member Certificate for a list of specific Benefits that require Prior Authorization.
- If a Member fails to obtain written Prior Authorization for Covered Health Services from GHC-SCW, a Prior Authorization penalty shall apply (the "Prior Authorization Penalty"). The Prior Authorization Penalty requires the Member to pay 50% of the Reasonable and Customary Fees and Charges billed to GHC-SCW for the Covered Health Service(s) that required Prior Authorization. The maximum Prior Authorization Penalty shall be \$500. The Prior Authorization Penalty shall be assessed prior to any applicable Deductible, Coinsurance and/or Copayment. The Prior Authorization Penalty does not apply toward the Member's Maximum Out-of-Pocket. All Covered Health Services remain subject to the Member's Deductible, Coinsurance and/or Copayment following assessment of the Prior Authorization Penalty. To obtain Prior Authorization, call (608) 257-5294.

Provider Information

- For Providers see the "Find a Provider" link at [www.ghcscw.com](http://www.ghcscw.com) or contact Member Services at (608) 828-4853 or (800) 605-4327, ext. 4504.
- In-Network Providers: For a list of In-Network Providers, see the "Find a Provider" link at [www.ghcscw.com](http://www.ghcscw.com) or contact Member Services at (608) 828-4853 or (800) 605-4327, ext. 4504.
- Out-of-Network Providers: Out-of-Network Providers are any Providers not included in the "Find a Provider" link at [www.ghcscw.com](http://www.ghcscw.com). Out-of-Network coinsurance applies after the deductible has been met. For further assistance, contact Member Services at (608) 828-4853 or (800) 605-4327, ext. 4504. When applicable, Prior Authorization is still required for Out-of-Network services.

GHC-SCW Notices to Members

- Qualified Maximum Dependent Age: Dependents are covered until the end of the Calendar Year in which they turn age 26.
- This is only a summary. You are responsible for knowing the full Benefits and provisions of your policy. Please read all documents carefully including your *Member Certificate, Formulary, Benefit Summary and Summary of Benefits and Coverage (SBC)*. To find these documents, visit [www.ghcscw.com](http://www.ghcscw.com) or contact Member Services at (608) 828-4853 or (800) 605-4327, ext. 4504.

Questions or Concerns?

- For any questions or concerns regarding your benefits, please visit [www.ghcscw.com](http://www.ghcscw.com), or contact Member Services at (608) 828-4853 or (800) 605-4327, ext. 4504.

## GHC-SCW Nondiscrimination Notice

Group Health Cooperative of South Central Wisconsin (GHC-SCW) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. GHC-SCW does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

### GHC-SCW:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact GHC-SCW Member Services at (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: 1-608-828-4815).

If you believe that GHC-SCW has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with GHC-SCW's Corporate Compliance Officer, 1265 John Q. Hammons Drive, Madison, WI 53717, Telephone: (608) 251-4156, TTY: (608) 828-4815, or Fax: (608) 257-3842. If you need help filing a grievance, GHC-SCW's Corporate Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW.  
Room 509f, HHH Building  
Washington, DC 20201  
1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

## GHC-SCW Language Assistance Services

### English:

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

### Español (Spanish):

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

### Hmoob (Hmong):

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

### 繁體中文 (Chinese):

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815)。

**Deutsch (German):**

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.  
Rufnummer: 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**العربية (Arabic):**

ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-608-828-4853, 1-800-605-4327, ext. 4504 (رقم هاتف الصم والبكم 1-608-828-4815)

**Русский (Russian):**

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**한국어 (Korean):**

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) 번으로 전화해 주십시오.

**Tiếng Việt (Vietnamese):**

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**Deitsch (Pennsylvania Dutch):**

Wann du [Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**ພາສາລາວ (Lao):**

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**Français (French):**

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**Polski (Polish):**

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**हिंदी (Hindi):**

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) पर कॉल करें।

**Shqip (Albanian):**

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**Tagalog (Tagalog – Filipino):**

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).