Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for:

Plan Type: HMO

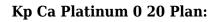


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What is the worall deducable?	\$0	You don't have to meet dediscribles for specific services, but see the chart standing on page 2 for other coars for services that plan covers.
Ane there either deducables for specific untdoos?	No.	Voir don't have so cause deshact Mics for specific services, but see the chart starting on page 2 for other consulter services this plan covers.
is there an <u>our-of-</u> pocket limit on my expenses?	Her gentlemed providing \$4,000 person / \$8,000 family	The <u>met-of-pecket limit</u> is the most pea could pay during a coverage period (assuelly one-year) for your share of the cost of covered services. This limit halps you plan for health care expenses.
What is not included in the out-of-packet limit?	Phretiums, non-coveral services, personipsion drugs, and durable medical equipment	First though you pay these expenses, they don't count toward the <u>material</u> process time.
is there an overall annual limit on what the plan payer	No.	The chart standings a page 2 describes any limits on what the plan will pay for graph context secritors, not has office visits.
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Dw I need a referral to see a specialist?	Yes, All services nativale of primary case with the exception of observice and generology, mental health, charactel-dependency, and operators require a priental.	This plan will pay series or all of the costs to seen appealable for cost and services but only if you have the plan's portainable before you see the specialist.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan decen't cover are fessel on page 5. See your pulicy or plan-durantest for additional information about excluded services.

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Jicheng Xie



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