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

Plan Type: HMO



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Important Questions	Answers	Why this Matters:
What is the secral deducable?	\$0	You don't have to meet distinctibles for specific services, but see the chart maning-in page 2 for other coast for services this plan covers.
Ane there exher deducables for specific services?	No.	You don't have so cause disdustables for specific services, but see the shart starting-to page 2 for other come for services this plan correst.
is there so <u>our-ol-</u> pocket limit on my expenses?	For gradiented providers \$4,000 person / \$8,000 family	The <u>net-of-pocket limit</u> is the most per could pay during a caverage period (assuelly one year) for your share of the cost of covered services. This limit helps you plan for health care caperage.
What is not included in the out-of-packer, limit?	Phretium, non-coveral services, perscription drugs, and dutable multical equipment	First though you pay these expenses, they don't count toward the <u>mat-of-</u> packet finds.
is there an overall, annual limit on what the plan payer	No.	The chart standages page 2 describes are limits on what the plan will pay for purply research services, not but office visits.
Decs this plan use s ostreats of gondans?	Yes. For a list of preferred providers , see: healthy leater pyretra near to only healthy/case / case at near/list no-out-services / forcos-see/-less from or call 1-800-218-3296.	If you use an in-necessark discuss or other healthcare possides , this plan will pay some as all of the cosm of covered services. He aware, your in-necessark disctor or hospital may use an out-of-necessark granides ; for some services. Plans use the term in-necessark, pactioned , or participating for possides ; in their necessary . See the chart starting on page 2 for how this plan pays different kinch of provides .
Dw I need a referral to see a specialist?	Yes, All services metada of primary care with the exception of observice and generalogy, mental health, electrical dependency, and openious sequire a refutal.	This plus will pay write or all of the costs to seen appealing for covered services but only if you have the plut's personation before you see the specialist.
Ane there services this plan doesn't cover?	Yes.	Some of the services this plan desir's converse listed on page 5. Ser your pulse; or plan-decime to the additional information about <u>excluded</u> services

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Manufacturers' Record ,1910 The Mining Journal, Railway and Commercial Gazette ,1900

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