

MEDICAL SCHEDULE OF BENEFITS - COPAY GOLD BANNER 2024-2025

COPAY GOLD BANNER 2024-2025	TIER 1: BANNER HEALTH NETWORK	TIER 2: PARTICIPATING PROVIDERS	TIER 3: NON- PARTICIPATING PROVIDERS (Subject to Usual and
			Customary Charges)
LIFETIME MAXIMUM BENEFIT		Unlimited	
CALENDAR YEAR MAXIMUM BENEFIT		Unlimited	
CALENDAR YEAR DEDUCTIBLE Single Family	None None	None None	\$900 \$2,700
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (includes Deductible, Coinsurance, Copays and Precertification Penalties – combined with Prescription Drug Card)			
Single Family	\$5,080 \$10,160	\$6,350 \$12,700	Not Applicable Not Applicable
	MEDICAL BENEFITS	S	
Allergy Serum & Injections			
Injections (If no office visit charge)	100% after \$5 Copay per visit	100% after \$5 Copay per visit	50% after Deductible
Serum	100% after \$32 Copay per visit	100% after \$40 Copay per visit	50% after Deductible
Ambulance Services			
Ground Ambulance Services	100% after \$50 Copay per trip	Paid at the Tier 1 level of benefits	Paid at the Tier 1 level of benefits
Air Ambulance Services	100% after \$200 Copay per trip	Paid at the Tier 1 level of benefits	Paid at the Tier 1 level of benefits
Ambulatory Surgical Center	100% after \$60 Copay per occurrence	100% after \$75 Copay per occurrence	50% after Deductible
Anesthesiologist	100% after \$60 Copay per occurrence	100% after \$60 Copay per occurrence	50% after Deductible
Anti-Embolism Garments	100% after \$40 Copay per pair	100% after \$50 Copay per pair	\$50 Copay per pair, then 50% after Deductible
Calendar Year Maximum Benefit		3 pairs	
Cardiac Rehab (Outpatient)	100% after \$24 Copay per visit	100% after \$30 Copay per visit	50% after Deductible

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COPAY GOLD BANNER 2024-2025	TIER 1: BANNER HEALTH NETWORK	TIER 2: PARTICIPATING PROVIDERS	TIER 3: NON- PARTICIPATING PROVIDERS
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Chemotherapy (Outpatient – includes all related charges)	100% after \$40 Copay* per visit	100% after \$50 Copay* per visit	50% after Deductible
*Copay applies to all related services chemotherapy is not administered at the tim	• •		chemotherapy even if
Chiropractic Care/Spinal Manipulation	100% after \$24 Copay per visit	100% after \$30 Copay per visit	50% after Deductible
Calendar Year Maximum Benefit		20 visits	
Diabetic Supplies	100% after \$30 Copay per item	100% after \$30 Copay per item	50% after Deductible
Diagnostic Testing, X-Ray and Lab Services (Outpatient)			
Any Single Service Costing Less Than \$500	100% after \$24 Copay	100% after \$30 Copay	50% after Deductible
Advanced Imaging (MRI, MRA, CT and PET Scans, Bone Density, Scintimammography, Capsule Endoscopy, Nuclear Medicine)	100% after \$24 Copay	100% after \$30 Copay	50% after Deductible
Any Single Service Costing \$500 or More	100% after \$40 Copay	100% after \$50 Copay	50% after Deductible
Advanced Imaging (MRI, MRA, CT and PET Scans, Bone Density, Scintimammography, Capsule Endoscopy, Nuclear Medicine)	100% after \$40 Copay	100% after \$50 Copay	50% after Deductible
Freestanding Laboratory	100% after \$24 Copay	100% after \$30 Copay	50% after Deductible
Oncotype Diagnostic Testing	100% after \$40 Copay	100% after \$50 Copay	50% after Deductible
Durable Medical Equipment (DME)	100% after \$24 Copay (rental); 100% after \$160 Copay (purchase)	100% after \$30 Copay (rental); 100% after \$200 Copay (purchase)	50% after Deductible



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			(Subject to Usual and Customary Charges)
Emergency Services			
Emergency Medical Condition			
Facility Charges	100% after \$120 Copay*	Paid at the Tier 1 level of benefits	Paid at the Tier 1 level of benefits
Professional Fees and Ancillary Charges	100% after \$32 Copay*	Paid at the Tier 1 level of benefits	Paid at the Tier 1 level of benefits
Non-Emergency Medical Condition			,
Facility Charges	100% after \$120 Copay*	100% after \$150 Copay*	50% after Deductible
Professional Fees and Ancillary Charges	100% after \$32 Copay*	100% after \$40 Copay*	50% after Deductible
*NOTE: The Copay will be waived if the per Emergency Services.	erson is admitted directly	•	ame Hospital utilized for
Empower Health (TIN: 36-4836722)	Not Applicable	100%; Deductible waived	Not Applicable
NOTE: Empower Health wellness program is Spouses and Children are not eligible. If complete a voluntary health risk assessment choices. You will also be asked to complet blood test. For more information regarding the	you elect to participate in ent or "HRA" that asks are e a biometric screening, his program you may call l	in the wellness program a series of questions at which will include a bloo	you may be asked to bout your health-related d pressure reading and
Foot Orthotics	100% after \$40 Copay per orthotic	100% after \$50 Copay per orthotic	\$50 Copay per orthotic, then 50% after Deductible
Maximum Benefit	Age 19	and over - 1 every 12 m	nonths;
		er age 19 - 1 every 6 mo	
Hearing Aids (including any office visit and any related services, includes cochlear Implants)	100% after \$40 Copay	100% after \$50 Copay	\$50 Copay, then 50% after Deductible
Maximum Benefit		d per ear per 36-month pe	eriod
Hemodialysis (Outpatient)	100% after \$40 Copay per occurrence	100% after \$50 Copay per occurrence	50% after Deductible
Hinge Health Program (TIN 81-1884841)	Not Applicable	100%	Not Applicable
If treatment is received from providers out	NOTE: Please refer to the Hinge Health Program section of this Plan for a more detailed description of this benefit. If treatment is received from providers outside of the Hinge Health Network, standard Plan benefits will apply as outlined in the Medical Schedule of Benefits.		
Home Health Care	100% after \$24 Copay per visit	100% after \$30 Copay per visit	50% after Deductible
Calendar Year Maximum Benefit	Calendar Year Maximum Benefit 60 visits*		
Home health aid supplies are not subject to the Calendar Year Maximum.			



COPAY GOLD BANNER 2024-2025	TIER 1: BANNER HEALTH NETWORK	TIER 2: PARTICIPATING PROVIDERS	TIER 3: NON- PARTICIPATING
			PROVIDERS
			(Subject to Usual and Customary Charges)
Hospice Care			
Inpatient	100% after \$200 Copay per admission	100% after \$250 Copay per admission	\$300 Copay per admission, then 50% after Deductible
Outpatient	100% after \$24 Copay per visit	100% after \$30 Copay per visit	50% after Deductible
Hospital Expenses or Long-Term Acute Care Facility/Hospital (facility charges)			
Inpatient	100% after \$200 Copay per admission	100% after \$250 Copay per admission	\$300 Copay per admission, then 50% after Deductible
Room and Board Allowance	Semi-Private Room rate*	Semi-Private Room rate*	Semi-Private Room rate*
Outpatient	100% after \$60 Copay per occurrence	100% after \$75 Copay per occurrence	50% after Deductible
*Charges for a private room, that exceed Physician and the private room is Medically		vate room, are eligible	only if prescribed by a
Infusion Therapy in Facility or Physician's Office	100% after \$32 Copay per occurrence	100% after \$40 Copay per occurrence	50% after Deductible
Maternity (Non-Facility Charges)*			
Preventive Prenatal and Breastfeeding Support (other than lactation consultations)	100%	100%	50% after Deductible
Breast Pumps	100%	100%	100%; Deductible waived
Lactation Consultations	100%	100%	100%; Deductible waived
All Other Prenatal, Delivery and Postnatal Care	100% after \$240 Copay per pregnancy	100% after \$300 Copay per pregnancy	50% after Deductible
* See Preventive Services under Eligible Medical Expenses for limitations.			
Medical and Surgical Supplies	100% after \$24 Copay	100% after \$30 Copay	50% after Deductible



COPAY GOLD BANNER 2024-2025	TIER 1: BANNER HEALTH NETWORK	TIER 2: PARTICIPATING PROVIDERS	TIER 3: NON- PARTICIPATING PROVIDERS
			(Subject to Usual and Customary Charges)
Mental Disorders and Substance Use Disorders			
Inpatient			
Facility Charge	100% after \$200 Copay per admission	100% after \$250 Copay per admission	\$300 Copay per admission, then 50% after Deductible
Professional Fees	100% after \$24 Copay	100% after \$30 Copay	50% after Deductible
Outpatient Facility	100% after \$60 Copay per occurrence	100% after \$75 Copay per occurrence	50% after Deductible
Office Visits	100% after \$24 Copay	100% after \$30 Copay	50% after Deductible

NOTE: Emergency care (ambulance and Emergency Services/Room) will be paid the same as the benefits for ambulance services and Emergency Services/Room listed above in the Medical Schedule of Benefits, however, the Participating Provider level of benefits will always apply regardless of the provider utilized.

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Morbid Obesity (Surgical Treatment Only)			
Facility (Inpatient and outpatient)	100% after \$200 Copay	100% after \$250 Copay	50% after Deductible
Professional Services	100% after \$60 Copay	100% after \$75 Copay	50% after Deductible
Lifetime Maximum Benefit		1 Surgical Procedure	•
Nutritional Food Supplements	50%	50%	50% after Deductible
Occupational Therapy (Outpatient)	100% after \$24 Copay per visit	100% after \$30 Copay per visit	50% after Deductible
Calendar Year Maximum Benefit	60 visits		
Pain Management	Paid based on place of service	Paid based on place of service	Paid based on place of service
Calendar Year Maximum Benefit	Not Applicable	Not Applicable	4 visits
Physical Therapy (Outpatient)	100% after \$24 Copay per visit	100% after \$30 Copay per visit	50% after Deductible
Calendar Year Maximum Benefit		60 visits	



TIER 2: TICIPATING ROVIDERS	TIER 3: NON- PARTICIPATING PROVIDERS	
	(Subject to Usual and Customary Charges)	
% after \$30 Copay*	50% after Deductible	
% after \$40 Copay*	50% after Deductible	
% after \$30 Copay*	50% after Deductible	
% after \$40 Copay*	50% after Deductible	
\$1,000 - 100% \$30 Copay*; 100 or more - 10% after \$50 Copay* \$1,000 - 100% \$40 Copay*; 100 or more - 10% after \$50 Copay*	50% after Deductible 50% after Deductible	
100%	Not Covered	
of the first \$300 alendar Year, hen 10%	Not Covered	
100%	100%; Deductible waived	
% after \$30 ay per exam	50% after Deductible	
1 exam		
a <u>y</u> 1	y per exam	



COPAY GOLD BANNER 2024-2025	TIER 1: BANNER HEALTH NETWORK	TIER 2: PARTICIPATING PROVIDERS	TIER 3: NON- PARTICIPATING PROVIDERS
			(Subject to Usual and Customary Charges)
Prosthetics (other than bras)	100% after \$160 Copay per item	100% after \$200 Copay per item	100% after \$200 Copay per item; Deductible waived
Prosthetic Bras	100% after \$40 Copay per bra	100% after \$50 Copay per bra	100% after \$50 Copay per bra; Deductible waived
Calendar Year Maximum Benefit		2 bras	
Psychological and Neuropsychological Testing	50%	50%	50% after Deductible
Radiation Therapy (Outpatient - includes all related charges)	100% after \$40 Copay per visit	100% after \$50 Copay per visit	50% after Deductible
Rehabilitation Facility (does not apply to Mental Disorders or Substance Use Disorders)	100% after \$200 Copay per admission	100% after \$250 Copay per admission	\$300 Copay per admission, then 50% after Deductible
Calendar Year Maximum Benefit		60 days	
Skilled Nursing Facility	100% after \$200 Copay per admission	100% after \$250 Copay per admission	\$300 Copay per admission, then 50% after Deductible
Maximum Benefit per 12 Month Period		60 days	
SkinIO Provider (Skin Cancer Screenings)	Not Applicable	100%	Not Applicable
NOTE: SkinIO is technology-based skin caphoto-taking; remote dermatologist review detection for persons age 18 and over. TIN	; mole mapping; and ch		
Speech Therapy (Outpatient)	100% after \$24 Copay per visit	100% after \$30 Copay per visit	50% after Deductible
Calendar Year Maximum Benefit		60 visits	
Surgery (Inpatient)			
Facility	100% after \$200 Copay per admission	100% after \$250 Copay per admission	50% after Deductible
Professional Services	100% after \$60 Copay*	100% after \$75 Copay*	50% after Deductible
*Copay applies per surgical session.			
Surgery (Outpatient) (does not include Surgery in the Physician's office)			
Facility	100% after \$60 Copay*	100% after \$75 Copay*	50% after Deductible
Professional Services	100% after \$60 Copay*	100% after \$75 Copay*	50% after Deductible
*Copay applies per surgical session.			



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Teladoc Network Providers	Not Applicable	100%; Deductible waived	Not Applicable	
Telemedicine				
Mental Disorders & Substance Use Disorders	Paid same as office visit benefit for Mental Disorders and Substance Use Disorders	Paid same as office visit benefit for Mental Disorders and Substance Use Disorders	Paid same as office visit benefit for Mental Disorders and Substance Use Disorders	
All Other Provider Services	Paid based on provider billing for telemedicine (subject to any applicable maximums and exclusions for the services provided)	Paid based on provider billing for telemedicine (subject to any applicable maximums and exclusions for the services provided)	Paid based on provider billing for telemedicine (subject to any applicable maximums and exclusions for the services provided)	
Temporomandibular Joint Dysfunction (TMJ)	100% after \$40 Copay per occurrence	100% after \$50 Copay per occurrence	\$50 Copay per occurrence, then 50% after Deductible	
Lifetime Maximum Benefit: Surgical Procedure Appliances Office Services		1 Surgical Procedure 1 appliance \$1,000		
Transplants				
Facility Services	100% after \$200 Copay per admission (Aetna IOE Program)*	100% after \$250 Copay per admission (Aetna IOE Program)*	Not Covered	
Professional Fees	100% after \$24 Copay (Aetna IOE Program)* Not Covered (All Other Network Providers)	100% after \$30 Copay (Aetna IOE Program)* Not Covered (All Other Network Providers)	Not Covered	
*Please refer to the Aetna Institute of Exce of this benefit, including travel and lodging r	llence (IOE) Program se maximums. Travel and lo	ction of this Plan for a m dging will be paid at 100°	% with no Deductible.	
NOTE: Cornea transplants performed by a the same as any other Illness.	NOTE: Cornea transplants performed by any provider are covered under the Plan as a separate benefit and paid the same as any other Illness			
Urgent Care Facility	100% after \$40 Copay* per visit	100% after \$50 Copay* per visit	50% after Deductible	
*Copay applies per visit regardless of what	*Copay applies per visit regardless of what services are rendered			



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Virta Health Providers (TIN 36-4841662)	100%; Deductibles and Copays waived	Paid at the Tier 1 level of benefits	Not Applicable
NOTE : Virta Health is an online specialty medical clinic that reverses Type 2 diabetes safely and sustainably, without the risks, costs, or side effects of medications or Surgery. For more information you may complete an application at www.virtahealth.com .			•
Wig (see Eligible Medical Expenses)	100% after \$40 Copay per wig	100% after \$50 Copay per wig	100% after \$50 Copay per wig; Deductible waived
Maximum Benefit per 24 Month Period	1 wig		
All Other Eligible Medical Expenses	100% after \$40 Copay*	100% after \$50 Copay*	\$50 Copay*, then 50% after Deductible
*Copay applies per eligible item, service or occurrence.			



PRESCRIPTION DRUG SCHEDULE OF BENEFITS – COPAY GOLD BANNER 2024-2025

BENEFIT DESCRIPTION	BENEFIT		
NOTE: There is no coverage under the Plan for Prescription Drugs obtained from a Non-Participating pharmacy.			
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (includes Deductible and Copays – combined with major medical Out-of-Pocket) Single	\$6,350		
Family	\$12,700		
Retail Pharmacy: 30-day supply	ψ12,100		
Generic Drug	\$15 Copay		
Preferred Drug	20% Copay (\$25 minimum, \$80 maximum)		
Non-Preferred Drug	40% Copay (\$40 minimum, \$110 maximum)		
Preventive Drug (Prescription Drugs classified as a Preventive Drug by HHS)	\$0 Copay (100% paid)		
Diabetic Insulin Medications			
Generic	\$5 Copay		
Brand	\$15 Copay		
Diabetic Supplies			
Generic	\$5 Copay		
Brand	\$15 Copay		
Specialty Pharmacy Network: 30-day supply			
Specialty Drug			
Specialty Drugs Not Available Through PrudentRx Solution	\$200 Copay		
Enrolled and Available with PrudentRx Solution	\$0 Copay		
Not Enrolled and Available with PrudentRx Solution	30% Copay		
NOTE: Specialty Drugs MUST be obtained from the specialty pharmacy network. Refer to the Prescription Drug Card Program Administrator for full details.			
NOTE: PrudentRx Solution assists individuals by helping them enroll in manufacturer copay assistance program Medications in the specialty tier will be subject to a 30% Copay if those drugs are available through the program you do not enroll. However, enrolled individuals who get a copay card for their Specialty Drug (if applicable), have a \$0 Out-of-Pocket responsibility for their prescriptions covered under the PrudentRx Solution program PrudentRx can be reached at (800) 578-4403 to address any questions regarding the PrudentRx Solution program			
CVS Maintenance Choice – Allow Opt-Out: 90-day supply			
Generic Drug	\$30 Copay		
Preferred Drug	20% Copay (\$50 minimum, \$175 maximum)		
Non-Preferred Drug	40% Copay (\$80 minimum, \$225 maximum)		
Preventive Drug (Prescription Drugs classified as a Preventive Drug by HHS)	\$0 Copay (100% paid)		
Diabetic Insulin Medications			
Generic	\$10 Copay		
Brand	\$30 Copay		



BENEFIT DESCRIPTION	BENEFIT
Diabetic Supplies	
Generic	\$10 Copay
Brand	\$30 Copay
Mail Order: 90-day supply	
Generic Drug	\$30 Copay
Preferred Drug	20% Copay (\$50 minimum, \$175 maximum)
Non-Preferred Drug	40% Copay (\$80 minimum, \$225 maximum)
Preventive Drug (Prescription Drugs classified as a Preventive Drug by HHS)	\$0 Copay (100% paid)
Diabetic Insulin Medications	
Generic	\$10 Copay
Brand	\$30 Copay
Diabetic Supplies	
Generic	\$10 Copay
Brand	\$30 Copay

CVS True Accumulation Program

Some Specialty Drugs may qualify for third-party copayment assistance programs that could lower your out of-pocket costs for those products. For any such Specialty Drug where third-party copayment assistance is used, the Covered Person shall not receive credit toward their maximum Out-of-Pocket or Deductible for any Copay or Coinsurance amounts that are applied to a manufacturer coupon or rebate.

Mandatory Generic Program

The Plan requires that pharmacies dispense Generic Drugs when available. Should a Covered Person choose a Brand Name Drug rather than the Generic equivalent, the Covered Person will be responsible for the cost difference between the Generic and Brand Name Drug in addition to the Brand Name Drug Copay, even if a DAW (Dispense As Written) is written by the prescribing Physician. The cost difference is not covered by the Plan and will not accumulate toward your Out-of-Pocket Maximum.

CVS Maintenance Choice Mandatory – Allow Opt Out

The Plan allows for 2 30-day fills of maintenance drugs at any Participating retail pharmacy. After 2 fills, a 90-day supply of maintenance drugs must be purchased at a CVS retail pharmacy or through the mail order program unless you call the Prescription Drug Program Administrator and opt out. If you opt out, you may continue to purchase a 30-day supply of maintenance drugs, however, you will not benefit from the savings of a 90-day supply. For additional information, please contact the Prescription Drug Card Program Administrator.

Specialty Pharmacy Network

Self-administered Specialty Drugs that do not require administration under the direct supervision of a Physician must be obtained from the specialty pharmacy network. For additional information, please contact the Prescription Drug Card Program Administrator.

Specialty Drugs that must be administered in a Physician's office, infusion center or other clinical setting, or the Covered Person's home by a third party, will be considered under the Medical Benefits section of the Plan. Those drugs that can be self-administered and do not require the direct supervision of a Physician are only eligible under the Prescription Drug Program.

Advanced Control Specialty Formulary

Advanced Control Specialty Formulary (ACSF) is a moderately aggressive approach and presents specialty trend management. The formulary utilizes formulary exclusions, new-to-market (NTM) drug management and tiering strategies to help ensure clinically appropriate utilization and cost-effectiveness of specialty therapies.

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PrudentRx Copay Program for Specialty Medications

In order to provide a comprehensive and cost-effective Prescription Drug program for you and your family, your Employer has contracted to offer the PrudentRx Solution for certain Specialty Drugs. The PrudentRx Solution assists members by helping them enroll in manufacturer copay assistance programs. Medications on the PrudentRx Program Drug List are included in the program and will be subject to a 30% Copay. However, if a member is participating in the PrudentRx Solution, which includes enrollment in an available manufacturer copay assistance program for their Specialty Drugs, the member will have a \$0 Out-of-Pocket responsibility for their prescriptions covered under the PrudentRx Solution.

Copay assistance is a process in which drug manufacturers provide financial support to patients by covering all or most of the patient cost share for select medications - in particular, Specialty Drugs. The PrudentRx Solution will assist members in obtaining copay assistance from drug manufacturers to reduce a member's cost share for eligible medications thereby reducing Out-of-Pocket expenses. Participation in the program requires certain data to be shared with the administrators of these copay assistance programs, but please be assured that this is done in compliance with HIPAA.

If you currently take one or more Specialty Drugs included in the PrudentRx Program Drug List, you will receive a welcome letter from PrudentRx that provides information about the PrudentRx Solution as it pertains to your medication. All eligible members must call PrudentRx at (800) 578-4403 to register for any manufacturer copay assistance program available for your Specialty Drug as some manufacturers require you to sign up to take advantage of the copay assistance that they provide for their medications. If you do not call PrudentRx, PrudentRx will make outreach to you to assist with questions and enrollment. If you choose to opt out of the PrudentRx Solution, you must call (800) 578-4403. Eligible members who fail to enroll in an available manufacturer copay assistance program or who opt out of the PrudentRx Solution will be responsible for the full amount of the 30% Copay on Specialty Drugs that are eligible for the PrudentRx Solution.

If you or a covered family member are not currently taking but will start a new medication covered under the PrudentRx Solution, you can reach out to PrudentRx or they will proactively contact you so that you can take full advantage of the PrudentRx Solution. PrudentRx can be reached at (800) 578-4403 to address any questions regarding the PrudentRx Solution.

The PrudentRx Program Drug List may be updated periodically.

Payments made on your behalf, including amounts paid by a manufacturer's copay assistance program, for medications covered under the PrudentRx Solution will not count toward your Plan Deductible or Out-of-Pocket Maximum (if applicable), unless otherwise required by law. Also, payments made by you for a medication that does not qualify as an "essential health benefit" under the Affordable Care Act, will not count toward your Deductible or Out-of-Pocket Maximum (if any), unless otherwise required by law. A list of Specialty Drugs that are not considered to be "essential health benefits" under the Affordable Care Act is available. An exception process is available for determining whether a medication that is not an "essential health benefit" under the Affordable Care Act is Medically Necessary for a particular individual.

PrudentRx can be reached at (800) 578-4403 to address any questions regarding the PrudentRx Solution.

Preventive Drug means items which have been identified by the U.S. Department of Health and Human Services (HHS) as a preventive service. You may view the guidelines established by HHS by visiting the following website:

https://www.healthcare.gov/what-are-my-preventive-care-benefits

For a list of Preventive Drugs, contact the Prescription Drug Card Program Administrator identified in the General Plan Information section of this Plan.