

PLAN L

HIGH DEDUCTIBLE LOW PLAN

BENEFIT SUMMARY

Affiliated Physicians & Employers Health Plan

A NJ Self-Insured MEWA

Benefit/Feature No Referrals Required	In Network Providers QualCare Regional PPO Network Cigna Open Access Plus (OAP) Network Providers & Facilities Online Search: www.apehp.com Call 1-888-670-8135	Out-of-Network Providers
Deductible (Embedded*) (every Calendar year)	\$5,000/Individual; \$10,000/Family (Combined In/Out)	
Out-of-Pocket Maximum (Embedded*) (every Calendar Year) <i>(Out of Pocket Maximum is cumulative between In-Network and Out-of-Network and includes deductible, coinsurance, medical copayments and prescription copays/coinsurance but does not include non covered amounts above the plan's fee schedule or allowable charge, or pre-authorization penalties.)</i>	\$6,850/Individual; \$13,700/Family	\$13,700/Individual; \$27,400/Family
Lifetime Maximum Benefit	Unlimited	Unlimited
PHYSICIAN SERVICES		
Office Visit to PCP or Specialist	You pay \$50 copay	Plan pays 50% ⁽¹⁾ after deductible
Routine Gynecological Care	Plan pays 100%	Not Covered
Pre-Natal Care	You pay \$50 copay/ initial visit only	Plan pays 50% ⁽¹⁾ after deductible
Routine Physical	Plan pays 100%	Not Covered
Well-Child Care	Plan pays 100%	Not Covered
Professional Services, Inpatient/Outpatient/ Office	Plan pays 80% after deductible	Plan pays 50% ⁽¹⁾ after deductible
HOSPITAL SERVICES		
Inpatient Admission ⁽²⁾	Plan pays 80% after deductible	Plan pays 50% ⁽¹⁾ after deductible
Outpatient Services	Plan pays 80% after deductible	Plan pays 50% ⁽¹⁾ after deductible
Outpatient Ambulatory Surgery ⁽²⁾ - Physician Charges - Hospital Charges - Free-standing Surgical Center	Plan pays 80% after deductible Plan pays 80% after deductible Plan pays 80% after deductible	Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ after deductible up to a maximum allowable of \$1,000 per surgery
Urgent Care Center	You pay \$50 copay	You pay \$50 copay
Emergency Room Services	Plan pays 80% after Deductible (Out-of-Area True Emergency Admissions are subject to In Network Benefits)	Plan pays 80% after Deductible
Inpatient Rehab & Skilled Nursing ⁽²⁾	Plan pays 80% after deductible	Plan pays 50% ⁽¹⁾ after deductible (60 days per incident maximum)
OTHER SERVICES		
Outpatient Therapies ⁽²⁾ Includes Physical, Occupational, & Speech - Hospital Based or Freestanding Facility - Office Based	All Therapies (60 visit combined limit, every plan year)	
	Plan pays 80% after deductible	Plan pays 50% ⁽¹⁾ after deductible
	You pay \$50 copay	Plan pays 50% ⁽¹⁾ after deductible
Laboratory Services ⁽³⁾ - Hospital Based - Office Based or Freestanding Facility	Plan pays 80% after Deductible 100% when administered in provider's office** Plan pays 80% after deductible for all services NOT available through Quest or Cigna OAP**	Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ after deductible
**Quest diagnostics is QualCare's Exclusive Lab Provider in New Jersey. Inside New Jersey, you must use Quest Diagnostics for all laboratory services. Labs not sent to Quest Diagnostics, when services are rendered inside New Jersey, will be subject to the Out-of-Network benefit, should coverage apply. When services are rendered outside of New Jersey, Cigna Open Access Plus (OAP) labs may be utilized.		
Diagnostic Services ⁽²⁾ - Hospital Based - Office Based or Freestanding Facility	X-Rays, MRIs, CT Scans, PET Scans etc. Plan pays 80% after Deductible Plan pays 80% after Deductible Plan pays 80% after deductible	Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ after deductible
Home Health Care ⁽²⁾	(60 visits per year/not to exceed 4 hrs per visit)	Not Covered
Chiropractic Care <small>Covered age 18 and older only</small>	You pay \$50 copay (30 visit maximum every plan year)	Not Covered
Fertility Treatments/Services - refer to SPD section Medical Benefits, What's Covered beginning on page 17 for description of specific covered services - Hospital based - Freestanding - Office based	Plan pays 80% after deductible Plan pays 80% after deductible Plan pays 80% after deductible	Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ after deductible up to a maximum allowable of \$1,000 per surgery Plan pays 50% ⁽¹⁾ after deductible
MENTAL DISORDER & SUBSTANCE ABUSE SERVICES		
Inpatient Mental Disorder/Substance Abuse ⁽²⁾	Plan pays 80% after deductible	Plan pays 50% ⁽¹⁾ after deductible
Outpatient Mental Disorder/Substance Abuse - Hospital Based or Freestanding Facility - Office Based	Plan pays 80% after deductible You pay \$50 copay	Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ after deductible
<p>(1) For all Out-of-Network elective and non emergent Hospital services the Plan will not pay more than Plan's Allowable Charge which will be based on 125% of current year CMS Fee Schedule for inpatient services and 125% of the Hospital's cost to charge ratio for outpatient services.</p> <p>(2) Some of these services require pre-authorization. For Network services, your physician should obtain pre-authorization for you, however, you are ultimately responsible for pre-authorization for all services (in or out-of-network), otherwise a penalty of 50% of the Plan's allowable amount, to a maximum of \$10,000 will be applied. Refer to www.apehp.com for a complete pre-authorization list.</p> <p>(3) Laboratory services performed in an office setting must be sent to Quest Diagnostics for benefit to be covered 100%. Labs not sent to Quest Diagnostics will be subject to the Out-of-Network benefit or not covered at all if no Out-of-Network benefit is offered.</p> <p>Note: This summary is not intended to be a comprehensive list of services and is not a guarantee of coverage. Once enrolled, you will be supplied with a Plan Document/Summary Plan Description (SPD) that will detail all covered services.</p>		
<p>*Embedded means you can satisfy the Family "Deductible" or the Family "Maximum Out-of-pocket" by meeting the individual amount for any one (1) covered family Member and then any combination of family Members may satisfy the remaining amount. No more than the individual amount will be credited to the Family amount for any one Covered Person and no Covered Person will be required to meet more than the individual amount each Benefit Year.</p>		

This is self-insured plan administered by:

