

SUMMARY OF BENEFITS

INFINITY \$500 Plan



Infinity \$500 plan has the following unique features: 1) Unlimited office, home, or outpatient hospital visits (excluding emergency room visits) and the first \$500 per calendar year for outpatient diagnostic x-ray and laboratory services will not be subject to the annual deductible and will be provided as specified below; 2) Outpatient diagnostic x-ray and laboratory exceeding the first \$500 per calendar year, and all other professional services not billed as an office visit will be subject to the annual deductible and will be provided as specified below; and 3) Preventive care benefits are also included and not subject to deductible. All other benefits of this plan will be provided at the percentage of the allowed amount as specified below after the deductible has been met. All benefits must be medically necessary and are subject to any copays and coinsurance unless otherwise specified. When you have reached the annual out-of-pocket coinsurance maximum for Preferred Plan or out-of-area provider services only, this plan will provide benefits at 100% of the allowed amount for Preferred Plan or out-of-area provider services for the remainder of the calendar year, unless otherwise specified.

Benefits	Preferred Plan Provider	Participating/ Recognized Provider
Professional Services		
Not subject to deductible - Unlimited office visits after the \$25 office-visit copay and first \$500/year for outpatient x-ray and lab	100%	50%
Subject to deductible - Outpatient x-ray and lab above the first \$500/year; and other professional services not billed as an office visit	80%	50%
Hospital Facility Inpatient and outpatient including diagnostic x-ray and laboratory \$75 copay per emergency room visit (waived if admitted)	80%	50%
Acupuncture 12 visits per calendar year maximum	80%	50%
Ambulance Services**	80%	80%
Blood Bank**	80%	80%
Chemical Dependency \$14,000 every two calendar year maximum	80%	50%
Growth Hormone \$25,000 per calendar year maximum	80%	50%
Home Health and Hospice Home health - 130 visits per calendar year maximum Hospice - 6 month maximum	80%	80%
Home Medical Equipment, Prostheses and Orthotics	80%	50%
Home Phototherapy	80%	80%
Hospitalization for Dental Services \$1,000 per calendar year maximum No benefits provided for charges of a dentist	80%	50%
Maternity (provided for the subscriber or spouse)	same as any other condition	
Mental Disorders Inpatient - 8 days per calendar year Outpatient - 12 visits per calendar year	80%	50%

Neurodevelopmental Therapy (for children age 6 and under) \$1,500 per calendar year maximum	80%	50%
Occupational Injury (provided for the subscriber only) \$250,000 lifetime maximum	same as any other condition	
Phenylketonuria (PKU) Formulas	80%	80%
Preventive Care No annual maximum, not subject to deductible	100%	50%
Rehabilitation Inpatient - \$15,000 per condition Outpatient - \$1,000 per calendar year maximum	80%	50%
Repair of Teeth** \$1,000 per occurrence	80%	80%
Skilled Nursing Facility 30 days per calendar year maximum	*	80%
Smoking Cessation \$500 lifetime maximum	75%	75%
Special Equipment and Supplies	80%	80%
Spinal Manipulations 12 Spinal manipulation limit per calendar year, not subject to deductible	80%	50%
Temporomandibular Joint Disorder (TMJ) \$1,000 per calendar year maximum; \$5,000 per lifetime maximum	same as any other condition	
Transplants \$250,000 lifetime maximum; \$50,000 per transplant donor organ procurement maximum; \$2,500 per transplant travel and lodging maximum	80%	50%

* At this time, this service is provided only by participating and recognized providers.

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Lifetime Maximum: \$2,000,000

Annual Deductible: \$500 Individual / \$1,500 Family. Services provided by professionals that are not subject to the per-visit copay are subject to the annual deductible.

Annual Out-of-Pocket Coinsurance Amount: \$2,500 Member/\$7,500 Family. The total amount of coinsurance you are responsible to pay during a calendar year for covered services, after which the plan will provide benefits at 100 percent of the allowed amount for the remainder of that calendar year, unless otherwise specified. The annual deductible, copays, neurodevelopmental therapy, outpatient rehabilitation, repair of teeth, smoking cessation, and most services provided by participating or recognized providers do not apply toward the out-of-pocket coinsurance amount.

Copay: There is a \$25 per-visit copay for each office call/home visit billed as such by a provider in the office, home, or hospital outpatient department (waived for surgery, for radiation and chemotherapy, for spinal manipulations, or if you are directly admitted to the hospital as an inpatient). Copays do not apply toward the deductible or to the out-of-pocket coinsurance amount.

Emergency Care in the Service Area: In the event of a medical emergency, treatment by a participating or recognized provider will be provided for a 24-hour period or for such additional time as is reasonably required to come under the care of a Preferred Plan provider. Emergency benefits will be provided at the level specified for a Preferred Plan provider. Benefits for recognized providers will be based on the recognized provider's actual charge for the service.

Care Outside the Service Area: All care received outside the service area, whether or not a medical emergency, will be covered at 80% of the allowed amount, except benefits for smoking cessation will be provided at the level specified. Any balances of charges not covered by this plan will be your responsibility.

Cost Containment Provisions: All hospital and skilled nursing facility admissions must be medically necessary. When outside the service area, preadmission approval should be obtained to ensure that full plan benefits will be provided.

Waiting Periods: No benefits are provided for treatment relating to a transplant until you have been covered under this or a prior plan with the Company (Asuris Northwest Health) for six consecutive months. There is a preexisting condition waiting period that must be met prior to benefits being available. Refer to your benefits brochure for details regarding this waiting period. Maternity benefits and PKU benefits are not subject to the waiting periods of this plan.

This is a brief summary of benefits, it is not a certificate of coverage. For full coverage provisions, including a description of waiting periods, limitations, and exclusions, refer to your benefits brochure and the contract on file with your group. Your feedback is important to us. If you have suggestions about the benefits covered under this plan, you may contact us at 1-888-344-5587 or visit our Web site at www.asuris.com and complete the Suggestion Box form located on the Contact Us page.