

Heartland Network HSA Compatible Schedule of Health Insurance Benefits

Calendar Year Deductible Employee Family	¢2.000	
Employee	62.000	
	\$2,800	\$8,400
	\$5,600	\$16,800
Medical Plan Out-of-Pocket Maxim	um	
Employee	\$2,800	\$16,800
Family	\$5,600	\$33,600
Physician Office Visits and Telemed		
Illness/Injury	100%	80% RBP
Psychotherapy Office	100%	80% RBP
Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by		50% RBP
the Affordable Care Act.		
See www.healthcare.gov for	100%	
additional information.		
Maternity Care	100%	80% RBP
Inpatient Hospital Services	100%	80% RBP
Emergency Services	100%	100% RBP
Urgent Care	100%	100% RBP
Diagnostic Services		
(Labs, X-rays)	100%	80% RBP
Outpatient Therapy Services	100%	80% RBP
Other Services (Refer to	1003/	000/ 555
Summary Plan Description)	100%	80% RBP
Ambulance	100%	100% RBP

Deductible and Out-of-Pocket Maximum are Non-Integrated. Therefore,

Deductible and Out-of-Pocket amounts met for Network Providers <u>DO NOT</u> apply to Deductible and Out-of-Pocket amounts met for Non-Network Providers.

Embedded Deductible. Each

member of a family is looked upon as an individual in regard to the Deductible. Once a member reaches the single Deductible, Coinsurance will apply.

Appropriate Deductible must be satisfied before any benefit is paid except as noted.

The Medical Plan Out-of-Pocket Maximum amount includes the Deductible and Medical Plan Copayments and Coinsurance.

Deductible is waived for Network Preventive Health Services.

Pre-Approval is recommended for all Inpatient admissions.

Not all benefit descriptions, exclusions and limitations are included in this document. Complete benefit descriptions and exclusions are contained in the AultCare Insurance Company Certificates of Coverage and Benefit Chart.

Contact AultCare

www.aultcare.com 330-363-6360 1-800-344-8858

Prescription Copayments apply after medical Deductible of \$2,800/individual or \$5,600/family is met.

Prescription Drugs	Retail	Mail Order (90 day supply)			
Tier 1 - 1-34 day supply	\$10 Copayment	\$25 Copayment			
Tier 1 - 35-60 day supply	\$20 Copayment				
Tier 2	\$30 Copayment	\$85 Copayment			
Tier 3	\$60 Copayment or 50%, greater of	\$170 Copayment			
Tier 4 and 5 - Prior Authorization is re	equired. Medications must be	obtained through an AultCare			
contracted Specialty Network pharmacy. Limited to a 30 day supply.					
Tier 4	\$10 Copayment or 20%,	\$10 Copayment or 20%,			
1101 4	greater of	greater of			
Tier 5	\$125 Copayment or 20%,	\$125 Copayment or 20%,			
	greater of	greater of			
A thirty four (34) do	ay supply is available at the retain	il pharmacy			
A sixty (60) day suppl	y is available at the retail pharm	nacy for Tier 1			
A ninety (90) day supply may be obtained through the mail order program					

No prescription Copayments after an additional prescription out-of-pocket of \$750/individual or \$1,500 family is met.

Tier Definitions

The medication tier may change due to new Drugs and Generic availability

1st Tier is defined as Generic medications

2nd Tier is defined as Preferred Brand medications

3rd Tier is defined as Non-Preferred Brand medications

4th Tier is defined as Specialty Generic medications

5th Tier is defined as Specialty Brand medications



*Heartland*Network

Aulternative 5000 F HSA Compatible Schedule of Health Insurance Benefits

Medical Benefits	Network	Non-Network
Calendar Year Deductible		
Employee	\$5,000	\$15,000
Family	\$10,000	\$30,000
Medical Plan Out-of-Pocket Maximu	m	
Employee	\$5,000	\$22,050
Family	\$10,000	\$44,100
Physician Office Visits and Telemedie	cine	
Illness/Injury	100%	80% RBP
Psychotherapy Office	100%	80% RBP
Prescription Drugs	See Reverse side	
Preventive Health Services		
As defined by		
the Affordable Care Act.	1000/	
See www.healthcare.gov for	100%	50% RBP
additional information.		
Maternity Care	100%	80% RBP
Inpatient Hospital Services	100%	80% RBP
Emergency Services	100%	100% RBP
Urgent Care	100%	100% RBP
Diagnostic Services	1000/	000/ 000
(Labs, X-rays)	100%	80% RBP
Outpatient Therapy Services	100%	80% RBP
Other Services (Refer to	1005	000/
Summary Plan Description)	100%	80% RBP
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Ambulance	100%	100% RBP
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Annual Plan Maximum	UNLIMITED	UNLIMITED

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member of a family is looked upon as an individual in regard to the Deductible. Once a member reaches the single Deductible, Coinsurance will apply.

Appropriate Deductible must be satisfied before any benefit is paid except as noted.

The Medical Plan Out-of-Pocket Maximum amount includes the Deductible and Medical Plan Copayments and Coinsurance.

Deductible is waived for Network Preventive Health Services.

Pre-Approval is recommended for all Inpatient admissions.

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www.aultcare.com 330-363-6360 1-800-344-8858

Prescription Copayments apply after medical Deductible of \$5,000/individual or \$10,000/family is met.

Prescription Drugs	Retail	Mail Order (90 day supply)		
Tier 1 - 1-34 day supply	\$10 Copayment	\$25 Copayment		
Tier 1 - 35-60 day supply	\$20 Copayment			
Tier 2	\$30 Copayment	\$85 Copayment		
Tier 3	\$60 Copayment or 50%, greater of	\$170 Copayment		
Tier 4 and 5 - Prior Authorization is r	required. Medications must be	obtained through an AultCare		
contracted Specialty Network pharmacy. Limited to a 30 day supply.				
Tier 4	\$10 Copayment or 20%, greater of	\$10 Copayment or 20%, greater of		
Tier 5	\$125 Copayment or 20%, greater of	\$125 Copayment or 20%, greater of		
A thirty four (34) d	ay supply is available at the retai	il pharmacy		
A sixty (60) day supp	ly is available at the retail pharm	nacy for Tier 1		
A ninety (90) day supply	may be obtained through the mo	ail order program		

No prescription Copayments after an additional prescription out-of-pocket of \$750/individual or \$1,500 family is met.

Tier Definitions

The medication tier may change due to new Drugs and Generic availability

- 1st Tier is defined as Generic medications
- 2nd Tier is defined as Preferred Brand medications
- 3rd Tier is defined as Non-Preferred Brand medications
- 4th Tier is defined as Specialty Generic medications

5th Tier is defined as Specialty Brand medications