



Basic Oregon Plan

	(You Pay)
Annual Deductible	None
Annual Out-of-Pocket Limit	\$3,750 Individual / \$7,500 Family ¹
Essential Benefit Annual Maximum	\$750,000
PREVENTIVE CARE	
Periodic Health Exams	No copay
Routine Women's Exams (including pap test, pelvic exam & breast exam)	No copay
Immunizations	No copay
PROFESSIONAL SERVICES	
Office and Home Visits	50%
Urgent Care Visits	50%
Surgery	50%
Acupuncture	Not Covered
Chiropractic	
Naturopathic	
MATERNITY CARE	
Practitioner Services	50%
Hospital Stay	50%
HOSPITAL SERVICES	
Inpatient Care	50%
Skilled Nursing Facility Care	50%
OUTPATIENT SERVICES	
Outpatient Hospital/Facility	50%
Outpatient Diagnostic X-Ray and Lab	50%
Specified Imaging (MRI, CT, CAT, PET scans)	50%
Emergency Room Visits	50%
OTHER COVERED SERVICES	
Physical Therapy	50%
Allergy Injections	50%
Ambulance Service (\$5,000 annual max)	50%
Durable Medical Equipment/Prosthetics	50%
Home Health, Hospice, and Respite Care	50%
PRESCRIPTION DRUG (Show your ODS ID card to access discounts at participating pharmacies.)	\$15 or 50%, whichever is greater for retail, mail order & specialty pharmacy

¹ Prescription drug co-pays and disallowed charges do not apply to the annual out of pocket maximum.

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DEPENDENT ELIGIBILITY

Dependents are lawful spouse, Oregon registered domestic partners and eligible children to age 26, including children an employee is required to enroll due to a court or administrative order.

OUT-OF-AREA CHILDREN COVERAGE

If your enrolled child(ren) resides outside the service area, we will extend benefits for treatment of an illness or injury, and preventive healthcare and maternity services, as if care were rendered by an in-network physician or provider. Out-of-area dependents must access benefits within a 30 mile radius of their residence, in order for the in-network benefit level to apply.

LIMITATIONS

* Pre-existing conditions for members age 19 and older even if they worsen or reoccur.

Note: *Your plan's six month pre-existing exclusion period will be shortened one day for each day you had "creditable coverage" under another health plan, provided you do not have a 63 day lapse (or longer) in coverage immediately prior to your enrollment date in our plan, or, if earlier, the first day of the waiting period for such enrollment.*

- * All medical and surgical admissions must be authorized by ODS.
- * The plan has a calendar year maximum of \$750,000 on all essential benefits. In-network and out-of-network benefits for such covered expenses accrue toward the calendar year maximum for each member. Once the maximum is met, coverage for all essential benefits will cease until the next calendar year. Essential benefits include the following: ambulatory services; emergency services; hospitalization including skilled nursing facility; maternity and newborn care; mental health and chemical dependency service; prescription drugs including prescribed drugs administered in a professional provider's office, urgent care center, facility or in conjunction with home health care; covered rehabilitative and habilitative services and devices; hospice care; laboratory tests; covered preventive and wellness services and chronic disease management; pediatric services including oral and vision care, if any.
- * Mental illness / chemical dependency (including alcoholism) will be treated the same as other medical conditions except for mental health residential treatment that has a 45-day limit per calendar year.
- * When a member has more than one group plan, combined benefits for both group plans will be provided up to, but not exceeding, the maximum plan allowance for all covered services.
- * Inpatient rehabilitation benefits are limited to 30 days per condition (prior authorization for up to 60 days for head and spinal cord injuries); outpatient rehabilitation benefits are limited to 30 sessions per condition (prior authorization for up to 60 sessions for head and spinal cord injuries).
- * Transplant benefits are limited to an aggregate lifetime maximum benefit of \$250,000. Donor costs are limited to a \$25,000 per transplant maximum.
- * Hospice benefits are limited to 12 days of inpatient care and 170 hours of respite care.

EXCLUSIONS

- * Services provided by members or their relatives. Relatives, for the purpose of this exclusion, include a spouse, domestic partner, child, sibling, or parent of a member or his or her spouse or domestic partner.
- * Services or supplies which are not medically necessary.
- * Services and supplies for reversal of sterilization or infertility.
- * Services and supplies for obesity, including complications arising out of such treatment, except for those rated A or B by the U.S. Preventive Services Taskforce.
- * Surgery to alter the refractive character of the eye.
- * Dental examinations and treatment, except as specifically listed.
- * Acupuncture.
- * Massage or massage therapy.
- * Services or supplies related to Gender Identity Disorders, for members age nineteen and older.
- * Services or supplies related to sex change procedures or sexual dysfunction unless delivered by a mental health provider.
- * Medical services or supplies for the treatment of sexual dysfunctions or inadequacies, except when delivered by a mental health provider as defined in this plan.
- * Experimental or investigational treatment.
- * Chiropractic Services.
- * Naturopathic Services.
- * Services or supplies available in whole, or in part under any city, county, state, or federal law, except Medicaid.
- * Charges above the maximum plan allowance.
- * Services or supplies for which an employer is required by law to provide benefits even if you choose not to accept those benefits.
- * Instruction programs, including, but not limited to, those to learn to self-administer drugs or nutrition, except as specifically provided for under the outpatient diabetic instruction benefit of this plan.
- * Appliances or equipment primarily for comfort, convenience, cosmetics, environmental control, or education.
- * Cosmetic / reconstructive services and supplies.
- * Services and supplies associated with orthognathic surgery.

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This is a benefit summary only. For a complete description of benefits, limitations and exclusions refer to your member handbook.

"These benefits are subject to change per health care reform"