

# MVP ULTRA

## Schedule of Benefits & Plan Design Medical Services Deductible Information

<i>Deductible</i>	<b>Participating Providers (In Network)</b>	<b>Non-Participating Providers (Out of Network)</b>
<b>Individual</b>	\$0	\$500
<b>Family</b>	\$0	\$1,000

## Out of Pocket Information

<i>Out of Pocket Maximum</i>	<b>Participating Providers (In Network)</b>	<b>Non-Participating Providers (Out of Network)</b>
<b>Individual</b>	\$2,000	Unlimited
<b>Family</b>	\$13,200	Unlimited

## Schedule of Benefits

The following table represents the medical services currently covered under the MVP ULTRA™ Plan, as well as the permitted interval and any requirements of such medical services. This plan does not utilize a network for any facilities. All services performed in a medical facility (for example, a hospital as opposed to a primary care physician's office) will be subject to Reference Based Pricing (RBP) reimbursements based on a multiple of the Medicare Reimbursement Rate.

<b>Plan Provisions</b>	<b>Prior Auth Required<sup>1</sup></b>	<b>Participating Providers (In Network)</b>	<b>Non-Participating Providers (Out of Network)</b>	
<b>Member Pays</b>				
<b>PHYSICIAN SERVICES</b>				
<b>Primary Care Office Visit</b>	<b>(Non-Hospital Based)</b>	No	\$20 Copay	After Deductible, 40% Coinsurance
	<b>(Hospital Based)</b>	No	Not Covered 100% paid by Member	Not Covered 100% paid by Member
<b>Specialist Office Visit</b>	<b>(Non-Hospital Based)</b>	No	\$40 Copay	After Deductible, 40% Coinsurance
	<b>(Hospital Based)</b>	No	Not Covered 100% paid by Member	Not Covered 100% paid by Member
<b>Other Physician Services Performed in the Office</b>		No	\$50 Copay	After Deductible, 40% Coinsurance
<b>Urgent Care</b>		No	\$50 Copay	After Deductible, 40% Coinsurance
<b>Telemedicine Vendor Services</b>		No	\$0 Copay	Not Applicable

<sup>1</sup> If prior authorization is not obtained for services requiring a prior authorization, the benefits payable by the Plan for such services will be reduced to 50% of the allowed charges after the copay.

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Plan Provisions		Prior Auth Required <sup>1</sup>	Participating Providers (In Network)	Non-Participating Providers (Out of Network)
<b>Member Pays</b>				
<b>PREVENTIVE &amp; WELLNESS SERVICES</b>				
(See Schedule of Preventive Health Services section)	(Non-Hospital Based)	No	\$0 Copay	After Deductible, 60% Coinsurance
	(Hospital Based)	No	Not Covered 100% paid by Member	Not Covered 100% paid by Member
<b>HOSPITAL/FACILITY SERVICES (Subject to Referenced Based Pricing)</b>				
<b>Inpatient Hospitalization</b>		Yes	\$400 Copay per admission (Subject to Reference Based Pricing)	
<b>Inpatient Visits - Physician</b>		No	Included in Inpatient Hospitalization Copay	
<b>Inpatient Surgery - Physician and Anesthesiologist Charges</b> (Second surgical opinion may be required)		Yes	Included in Inpatient Hospitalization Copay	
<b>Outpatient Hospital or Free-Standing Facility Services and Surgery</b>		Yes	\$400 Copay (Subject to Reference Based Pricing)	
<b>Anesthesia</b>		No	Included in Inpatient Hospitalization or Outpatient Hospital or Free Standing Facility Services and Surgery Copay	
<b>Emergency Room Facilities and Covered Services</b>		No	\$400 Copay (Subject to Reference Based Pricing)	
<b>DIAGNOSTIC SERVICES</b>				
<b>Laboratory &amp; Minor Diagnostic Services</b> (Laboratory Services, Ultrasounds, Bone Density, Echography, etc.)	(Non-Hospital Based)	No	\$50 Copay	After Deductible, 40% Coinsurance
	(Hospital Based)	No	Not Covered 100% paid by Member	Not Covered 100% paid by Member
<b>Radiology</b>	(Non-Hospital Based)	No	\$50 Copay	After Deductible, 40% Coinsurance
	(Hospital Based)	No	Not Covered 100% paid by Member	Not Covered 100% paid by Member
<b>CT/MRI/MRA/PET Scan</b>	(Non-Hospital Based)	Yes	\$400 Copay (Subject to Reference Based Pricing)	
	(Hospital Based)	Yes		

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Plan Provisions	Prior Auth Required <sup>1</sup>	Participating Providers (In Network)	Non Participating Providers (Out of Network)
<b>Member Pays</b>			
<b>PREGNANCY BENEFITS</b>			
<b>Professional Services</b>	No	\$50 Copay	After Deductible, 40% Coinsurance
<b>Maternity/Childbirth/Delivery</b> (Considered Inpatient Hospital Stay)	Yes	\$400 Copay per admission (Subject to Reference Based Pricing)	
<b>OTHER SERVICES</b>			
<b>Allergy Services</b> (The copay applies to the administration of the allergy service and is separate from the copay for the office visit)	No	\$40 Copay	After Deductible, 40% Coinsurance
<b>Chemotherapy/Radiation Therapy</b>	Yes	\$400 Copay (Subject to Reference Based Pricing)	
<b>Chiropractic Care</b> (Limited to 10 visits per plan year)	No	\$40 Copay	\$40 Copay
<b>Colonoscopy</b> (Diagnostic Purposes)	Yes	\$400 Copay (Subject to Reference Based Pricing)	
<b>Dialysis</b>	No	\$400 Copay (Subject to Reference Based Pricing)	
<b>Durable Medical Equipment</b> (Subject to limitations; includes Orthotics & Prosthetics)	No	\$400 Copay (Subject to Reference Based Pricing)	
<b>Emergency Medical Transportation</b> (Ground Service Only)	No	\$400 Copay (Subject to Reference Based Pricing)	
<b>Home Health Care</b> (Limited to 20 visits per plan year)	Yes	\$25 Copay	\$25 Copay
<b>Hospice Care</b>	Yes	\$400 Copay (Subject to Reference Based Pricing)	
<b>Rehabilitation/Habilitation Services</b> (Physical, Speech, and Occupational; Limited to 20 visits per plan year. Pre-certification is required after 6 visits.)	Yes	\$75 Copay	\$75 Copay
<b>Second Surgical Opinion</b>	Yes	\$0 Copay	\$0 Copay
<b>Transplant - Facility</b>	Yes	\$400 Copay (Subject to Reference Based Pricing)	
<b>Transplant - Physician and Anesthesiologist Charges during Inpatient Hospitalization</b>	Yes	Included in Transplant Facility Copay	

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Plan Provisions		Prior Auth Required <sup>1</sup>	Participating Providers (In Network)	Non-Participating Providers (Out of Network)
Treatment for Chemical Abuse & Dependency	(In-Patient or Partial Day)	Yes	\$250 Copay per day (Subject to Reference Based Pricing)	
Treatment for Chemical Abuse & Dependency	(Out-Patient)	No	\$25 Copay	\$25 Copay

PHARMACY BENEFITS		Participating Pharmacies	Non-Participating Pharmacies
<b>Member Pays</b>			
<b>Preventive Prescriptions - (Subject to Formulary)</b>			
Pharmacy Retail – up to a 30-day supply		Generic - \$0 Copay (Limited to Preventive Generic)	Not Covered 100% paid by Member
<b>Non-Preventive Prescriptions - (Subject to Formulary)</b>			
Pharmacy Retail – up to a 30-day supply (Specialty Drugs and Compounds are not covered)		Generic: \$10 Copay Preferred: \$40 Copay Non-Preferred: \$80 Copay	Not Covered 100% paid by Member
Pharmacy Mail Order – 90-day supply		Generic: \$30 Copay Preferred: \$120 Copay Non-Preferred: \$240 Copay	Not Covered 100% paid by Member
Specialty Drugs		25% Coinsurance	Not Covered 100% paid by Member

# MVP ULTRA

## Preventive Health Services: Limitations, Intervals, and Requirements<sup>1</sup>

The following table represents the preventive services currently covered under the MVP ULTRA™ Plan as well as the permitted interval and any requirements of such preventive services.

Preventive Health Services		
Covered Benefits		
<p>Benefits are automatically subject to 29 CFR § 2590.715 -2713(a). Amendments to this section through legislative act or regulation are automatically incorporated into this document by reference. Preventive Services covered in this section are explained in more detail through the following official resources:</p> <ul style="list-style-type: none"> <li>• Medical services with a rating of “A” or “B” from the current recommendations of the United States Preventive Services Task Force. See <a href="https://www.uspreventiveservicestaskforce.org">https://www.uspreventiveservicestaskforce.org</a></li> <li>• Preventive care and screenings for infants, children, and adolescents provided for in the comprehensive guidelines supported by the Health Resources and Services Administration. Guidelines can be found in <a href="https://www.hrsa.gov">https://www.hrsa.gov</a></li> <li>• Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention for certain individuals only. See <a href="https://www.cdc.gov/vaccines/acip">https://www.cdc.gov/vaccines/acip</a></li> </ul>		
Benefit	Interval	Requirements
<b>Abdominal Aortic Aneurysm Screening</b>	1 per lifetime	By ultrasonography in <b>men</b> ages 65-75 years who have ever smoked.
<b>Adult Annual Standard Physical</b>	1 per plan year	<b>Adults</b> , one (1) physical preventive exam per plan year.
<b>Alcohol Misuse: Unhealthy Alcohol Use Screening and Counseling</b>	1 per plan year	Screenings for unhealthy alcohol use in <b>adults</b> 18 years or older, including pregnant women, and providing persons engaged in risky or hazardous drinking with brief behavioral counseling interventions to reduce unhealthy alcohol use.
<b>Aspirin: Preventive Medication</b>	As prescribed	<b>Adults</b> ages 50 to 59 with high risk of cardiovascular diseases and for the primary prevention of cardiovascular disease and colorectal cancer. Low-dose aspirin (81 mg/d) as preventive medication for <b>women</b> after 12 weeks of gestation who are at high risk for preeclampsia.
<b>Bacteriuria Screening</b>	1 per plan year	Screening for asymptomatic bacteriuria with urine culture in <b>pregnant women</b> at 12 to 16 weeks' gestation or at the first prenatal visit, if later.
<b>BRCA Risk Assessment and Genetic Counseling/Testing</b>	1 per plan year	Screening to <b>women</b> who have family members with breast, ovarian, tubal, or peritoneal cancer with one of several screening tools designed to identify a family history that may be associated with an increased risk for potentially harmful mutations in breast cancer susceptibility genes ( <i>BRCA 1</i> or <i>BRCA2</i> ). Women with positive screening results should receive genetic counseling and, if indicated after counseling, BRCA testing.
<b>Breast Cancer Preventive Medications</b>	As prescribed	Risk-reducing medications, such as tamoxifen, raloxifene, or aromatase inhibitors for <b>women</b> who are at increased risk for breast cancer and at low risk for adverse medication effects.
<b>Breast Cancer Screening</b>	1 time every 2 plan years	Screening mammography for <b>women</b> age 50 years and older. Coverage limited to 2D mammograms only.

<sup>1</sup> Preventive Health Services, excluding those for Newborn Care, are not covered if they are provided at a hospital.

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Preventive Health Services		
Benefit	Interval	Requirements
Breastfeeding Support, Supplies and Counseling	In Conjunction with each birth	Interventions during <b>pregnancy</b> and <b>after birth</b> to support breastfeeding. Costs for renting breastfeeding equipment will be covered in conjunction with each birth.
Cervical Cancer Screening: with Cytology (Pap Smear)	1 time every 3 plan years	<b>Women</b> age 21 to 65 years with cervical cytology alone.
Cervical Cancer Screening: with Combination of Cytology and Human Papilloma Virus (HPV) testing	1 time every 5 plan years	<b>Women</b> age 30 to 65 years with high-risk papillomavirus (hrHPV) testing alone, or every 5 years with hrHPV testing in combination with cytology.
Chlamydia Screening	1 per plan year	Sexually active <b>women</b> age 24 and younger and in older women who are at increased risk infection.
Colorectal Cancer Screening	1 time every 5 plan years	Starting in <b>adults</b> at age 50 years and continuing until age 75 years.
Contraceptive Methods and Counseling	As prescribed	Food and Drug Administration (FDA) approved contraceptive methods, sterilization procedures, and patient education and counseling for <b>all women</b> with reproductive capacity, not including abortifacient drugs.
Dental Caries Prevention: Infants and Children Up to Age 5	1 per plan year	Application of fluoride varnish to the primary teeth of all <b>infants and children</b> starting at the age of primary tooth eruption and prescription of oral fluoride supplementation starting at age <b>6 months for children</b> whose water supply is fluoride deficient.
Depression Screening	1 per plan year	Screening for major depressive disorder (MDD) in <b>adolescents</b> aged 12 to 18 years. Screening should be implemented with adequate systems in place to ensure accurate diagnosis, effective treatment, and appropriate follow-up
		Screening for depression in the general <b>adult</b> population, including <b>pregnant and postpartum women</b> . Screening should be implemented with adequate systems in place to ensure accurate diagnosis, effective treatment, and appropriate follow-up. Pregnant and postpartum persons at increased risk of perinatal depression should be refer to counseling interventions.
Diabetes Screening	1 per plan year	Screening for abnormal blood glucose as part of cardiovascular risk assessment in <b>adults</b> aged 40 to 70 years who are overweight or obese. Clinicians should offer or refer patients with abnormal blood glucose to intensive behavioral counseling interventions to promote a healthful diet and physical activity.
Fall Prevention: Older Adults	1 per plan year	Exercise interventions for community-dwelling <b>adults</b> age 65 years and older who are at increased risk for falls.
Folic Acid Supplementation	As prescribed	Daily supplement containing 0.4 to 0.8 mg (400 to 800µg) of folic acid for all <b>women</b> planning or capable of pregnancy.
Gestational Diabetes Mellitus Screening	1 per plan year	Asymptomatic <b>pregnant women</b> after 24 weeks of gestation.

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Preventive Health Services		
Benefit	Interval	Requirements
Gonorrhea Prophylactic Medication	As prescribed	Prophylactic ocular topical medication for all <b>newborns</b> for the prevention of gonococcal ophthalmia neonatorum.
Gonorrhea Screening	1 per plan year	Sexually active <b>women</b> age 24 years or younger and in older women who are at increased risk for infection.
Healthy Diet and Physical Activity Counseling to Prevent Cardiovascular Disease	1 per plan year	<b>Adults</b> who are overweight or obese and have additional cardiovascular disease (CVD) risk factors to intensive behavioral counseling interventions to promote a healthful diet and physical activity for CVD prevention.
Hemoglobinopathies Screening	1 per plan year	Screening for sickle cell disease in <b>newborns</b> .
Hepatitis B Screening	1 per plan year	<b>Non-pregnant adolescents</b> and <b>adults</b> at high risk for infection.
		<b>Pregnant women</b> at their first prenatal visit.
Hepatitis C Virus (HCV) Infection Screening	1 per plan year	<b>Persons</b> at high risk for infection and <b>Adults born between 1945 and 1965</b> .
High Blood Pressure Screening	1 per plan year	Screening for high blood pressure in <b>adults</b> aged 18 or older.
HIV Preexposure Prophylaxis for the Prevention of HIV Infection	As prescribed	<b>Persons</b> who are at high risk of HIV acquisition.
HIV Screening	1 per plan year	<b>Adolescents and adults</b> aged 15 to 65 years. Younger adolescents and older adults who are at increased risk should also be screened.
		<b>Pregnant women</b> including those who present in labor, who are untested and whose HIV status is unknown.
Hypothyroidism Screening	1 per plan year	Screening for congenital hypothyroidism in <b>newborns</b> .
Intimate Partner Violence Screening	1 per plan year	Screening for intimate partner violence, in <b>women</b> of reproductive age and provide or refer women who screen positive to ongoing supporting services.
Lung Cancer Screening	1 per plan year	With low-dose computed tomography in <b>adults</b> aged 55 to 80 years who have a 30 pack-year smoking history and currently smoke or have quit within the past 15 years. Screening should be discontinued once a person has not smoked for 15 years or develops a health problem that substantially limits life expectancy or the ability or willingness to have curative lung surgery.
Obesity screening and Counseling	1 per plan year	To <b>children and adolescents</b> 6 years and older and offer or refer them to comprehensive, intensive behavioral interventions to promote improvements in weight status.
		Screening all <b>adults</b> . Clinicians should offer or refer patients with a body mass index of 30 kg/m <sup>2</sup> or higher to intensive, multicomponent behavioral interventions.
Osteoporosis Screening	1 per plan year	In <b>women</b> aged 65 and older and in younger postmenopausal <b>women</b> at increased risk of osteoporosis.
Phenylketonuria Screening	1 per plan year	Screening for phenylketonuria in <b>newborns</b> .

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Preventive Health Services		
Benefit	Interval	Requirements
<b>Preeclampsia Screening</b>	1 per plan year	<b>Pregnant women</b> with blood pressure measurements throughout pregnancy.
<b>Rh Incompatibility Screening: First Pregnancy Visit</b>	1 per plan year	Rh (D) blood typing and antibody testing for all <b>pregnant women</b> during their first visit for pregnancy - related care.
<b>RH Incompatibility Screening: 24–28 Weeks' Gestation</b>	1 per plan year	Repeated Rh (D) antibody testing for all unsensitized Rh (D)-negative <b>women</b> at 24 to 28 weeks' gestation, unless the biological father is known to be Rh (D) - negative.
<b>Sexually Transmitted Infections Counseling</b>	1 per plan year	Intensive behavioral counseling for all sexually active <b>adolescents and for adults</b> who are at increased risk for sexually transmitted infections.
<b>Skin Cancer Behavioral Counseling</b>	1 per plan year	Counseling <b>young adults, adolescents, children, and parents of young children</b> about minimizing their exposure to ultraviolet radiation for persons aged 6 months to 24 years with fair skin types to reduce their risk for skin cancer.
<b>Statin Preventive Medication</b>	As prescribed	<b>Adults</b> without a history of cardiovascular disease (CVD) (i.e., symptomatic coronary artery disease or ischemic stroke) use a low- to moderate-dose statin for the prevention of CVD events and mortality when all of the following criteria are met: 1) they are aged 40 to 75 years; 2) they have 1 or more CVD risk factors (i.e., dyslipidemia, diabetes, hypertension, or smoking); and 3) they have a calculated 10-year risk of a cardiovascular event of 10% or greater. Identification of dyslipidemia and calculation of 10-year CVD event risk requires universal lipids screening in adults ages 40 to 75 years.
<b>Syphilis Screening</b>	1 per plan year	<b>Non-pregnant persons</b> who are at increased risk for infection. <b>All pregnant women.</b>
<b>Tobacco Use Counseling and Interventions</b>	2 per plan year	Provide behavioral interventions for cessation to all <b>adults</b> who use tobacco, advise them to stop using tobacco, and provide behavioral interventions, U.S. Food and Drug Administration (FDA) approved pharmacotherapy for cessation to adults who use tobacco is covered. Provide behavioral interventions for cessation to <b>pregnant women</b> who use tobacco. Interventions, including education or brief counseling, to prevent initiation of tobacco use in school-aged <b>children and adolescents.</b>
<b>Tuberculosis Screening</b>	1 per plan year	Screening for latent tuberculosis infection in <b>populations</b> at risk.
<b>Vision Screening</b>	1 time every 2 plan years	All <b>children</b> aged 3 to 5 years to detect amblyopia or its risk factors.
<b>Well-Woman Visits</b>	1 per plan year	<b>Women</b> under 65 to obtain the recommended preventive services that are age and developmentally appropriate, including preconception care and many services necessary for prenatal care.
<b>Well-Child Visits</b>	1 per plan year	<b>Children</b> to obtain the recommended preventive services that are age and developmentally appropriate. (Covers 1 visit except as more frequently recommended for children under the age of 3 years.)

# MVP ULTRA

## Immunizations

IMMUNIZATIONS - recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention for routine use in children, adolescents, or adults\*

Birth Through Six Years Old		
Abbreviations	Vaccines	Age Requirements and Limitations
HepB	Hepatitis B	Ages 4 weeks- 2 months
		Ages 6 months- 18 months
DTaP	Diphtheria, tetanus, and acellular pertussis	Ages 15 months- 18 months
Hib	Haemophilus influenzae type b	Ages 12 months- 15 months
PCV13	Pneumococcal 13-valent conjugate	Ages 12 months- 15 months
IPV	Inactivated poliovirus	Ages 6 months-18 months
Flu	Influenza (yearly)	Ages 6 months- 6 years
MMR	Measles, mumps, and rubella	Ages 12 months- 15 months
VAR	Varicella	Ages 12 months- 15 months
HepA	Hepatitis A	Ages 12 months-23 months (1st dose)
		Six months after the last dose (2nd dose)
RV	Rotavirus	Ages 2 months- 6 months (if recommended)

Children From Seven Through Eighteen Years Old		
Abbreviations	Vaccines	Age Requirements and Limitations
Flu	Influenza (yearly)	Ages 7 - 18 years
Tdap	Tetanus, diphtheria, and acellular pertussis	Ages 11- 12 years
HPV	Human papillomavirus	Ages 11- 12 years (2 shots series) Note: A 3-shot series of HPV vaccine is needed for those with weakened immune systems and those who start the series at 15 years or older
MenACWY	Meningococcal serogroups A,C,W,Y	Ages 11- 12 years
MenACWY	Meningococcal A,C,W,Y Booster	Age 16 (recommended)

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## Immunizations

Adults Nineteen Years or Older		
Abbreviations	Vaccines	Age Requirements and Limitations
IIV	Influenza inactivated	Ages 19 ≥ 65 years ( 1 dose annually)
RIV	Influenza recombinant	
LAIV	Influenza live attenuated	Ages 19 - 49 years (1 dose annually)
Tdap	Tetanus, diphtheria, and acellular pertussis	Ages 19 ≥ 65 years (1 dose Tdap, then TD booster every 10 years)
MMR	Measles, mumps, and rubella	Ages 19 - 60 years - 1 or 2 doses depending on indication (if born in 1957 or later)
VAR	Varicella	Ages 19 -37 years - 2 doses (if born in 1980 or later)
RZV	Zoster recombinant	Ages 50 ≥ 65 years - 2 doses
ZVL	Zoster live	Ages 60 ≥ 65 years - 1 dose
HPV - Female	Human papillomavirus	Ages 19 - 26 years - 2 or 3 doses depending on age at initial vaccination
HPV- Male	Human papillomavirus	Ages 19 - 21 years - 2 or 3 doses depending on age at initial vaccination
PCV13	Pneumococcal 13-valent conjugate	Ages ≥ 65 years
PPSV23	Pneumococcal 23-valent polysaccharide	Ages ≥ 65 years

\* Immunization illustrations listed herein are based upon CDC recommendations contained in the following schedules: (i) Recommended Child and Adolescent Immunization Schedule (available at: <https://www.cdc.gov/vaccines/schedules/hcp/imz/child-adolescent.html>), and (ii) Recommended Adult Immunization Schedule (available at: <https://www.cdc.gov/vaccines/schedules/hcp/imz/adult.html>). Additional immunization scenarios not included in the aforementioned illustrations (such as catch-up immunization recommendations, immunization recommendations for certain high-risk groups, and immunization recommendations subject to individual clinical decision-making) may also be covered under this Plan pursuant to CDC recommendation. Information concerning these additional covered immunization scenarios (including vaccine type, age requirements, and frequency) is available online under the CDC schedule links listed above. Paper copies of these CDC schedules can also be obtained free of charge by written request to the Plan Administrator.

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## Exclusions

The following exclusions apply to the benefits offered under this Plan:

1. Office visits, physical examinations, immunizations, and tests when required solely for the following:
  - a. Sports,
  - b. Camp,
  - c. Employment,
  - d. Travel,
  - e. Insurance,
  - f. Marriage,
  - g. Legal proceedings
2. Routine foot care for treatment of the following:
  - a. Flat feet,
  - b. Corns,
  - c. Bunions,
  - d. Calluses,
  - e. Toenails,
  - f. Fallen arches,
  - g. Weak feet,
  - h. Chronic foot strain
3. Dental procedures
4. Any other medical service, treatment, or procedure not specifically listed in this Schedule of Benefits
5. Any other expense, bill, charge, or monetary obligation not covered under this Plan, including but not limited to all non-medical service expenses, bills, charges, and monetary obligations. Unless the medical service is explicitly provided by any appendix or otherwise explicitly provided in the Plan Document, this Plan does not cover the medical service or any related expense, bill, charge, or monetary obligation to the medical service
6. Claims unrelated to treatment of medical care or treatment
7. Cosmetic surgery unless authorized as medically necessary. Such authorization is based on the following causes for cosmetic surgery: accidental injury, correction of congenital deformity within six (6) years of birth, or as a treatment of a diseased condition
8. Any treatment with respect to treatment of teeth or periodontium, any treatment of periodontal or periapical disease involving teeth surrounding tissue, or structure. Exceptions to this exclusion include only malignant tumors or benefits specifically noted in the schedule of benefits or the Plan Document
9. Any claim related to an injury arising out of, or in the course of, any employment for wage or profit that would be covered by other coverage for which the member is eligible
10. Claims for which a participant is not legally required to pay or claims which would not have been made if this Plan had not existed
11. Claims for services which are not medically necessary as determined by this Plan or the excess of any claim above reasonable and customary rates when a PPO network has not been contracted
12. Charges which are or could be reimbursed by any public health program irrespective of whether such coverage has been elected by a participant
13. Claims due to an act of war, declared or undeclared, not including acts of terrorism
14. Claims for eyeglasses, contacts, hearing aids (or examinations for the fitting thereof) or radial keratotomy
15. Elective, voluntary abortions, except in the case of rape, incest, or congenital deformities of the fetus as determined through pre-natal testing, or when the life of the mother would be threatened if the fetus were carried to term
16. Travel, unless specifically provided in the schedule of benefits
17. Custodial care for primarily personal, not medical, needs provided by persons with no special medical training or skill
18. Claims from any provider other than a healthcare provider as defined in the Plan Document unless explicitly permitted in the schedule of benefits
19. Investigatory or experimental treatment, services, or supplies unless specifically covered under Approved Clinical Trials
20. Services or supplies which are primarily educational
21. Claims due to attempted suicide or intentionally self-inflicted injury while sane or insane, unless the claim results from a medical condition such as depression
22. Claims resulting from, or which arise due to the attempt or commission of, an illegal act. Claims by victims of domestic violence will not be subject to this exclusion
23. Claims with respect to any treatment or procedure to change one's physical anatomy to those of the opposite sex and any other treatment or study related to sex change

## Exclusions

24. Claims from a medical service provider who is related by blood, marriage, or legal adoption to a participant
25. Any claims for fertility or infertility treatment
26. Claims for weight control, weight reduction, or surgical treatment for obesity or morbid obesity, unless explicitly provided in the schedule of benefits
27. Claims for disability resulting from reversal of sterilization
28. Claims for the completion of forms, or failure to keep scheduled appointments
29. Recreational or diversional therapy
30. Personal hygiene or convenience items, including but not limited to air conditioning, humidifiers, hot tubs, whirlpools, or exercise equipment, irrespective of the recommendations or prescriptions of a medical service provider
31. Claims due to participation in a dangerous activity, including but not limited to sky-diving, motorcycle or automobile racing, bungee jumping, rock climbing, rappelling, or hang gliding
32. Claims that arise primarily due to medical tourism
33. Supportive devices of the foot
34. Treatments for sexual dysfunction
35. Aquatic or massage therapy
36. Biofeedback training
37. Skilled nursing facilities
38. Private duty nursing, or long-term care
39. Residential facility – for charges from a residential halfway house or home, or any facility which is not a health care institution licensed for the primary purpose of treatment of an illness or injury
40. Claims for temporomandibular joint syndrome
41. Claims for biotech prescriptions
42. Genetic testing unless explicitly covered in the schedule of benefits
43. Claims for cosmetic surgery, not related to mastectomy reconstruction to produce a symmetrical appearance or prosthesis, or physical complications which result from such procedures.
44. Acupuncture
45. Alternative medicine/homeopathy
46. Children dental and vision
47. Routine eye care (Adult)
48. All maternity coverage for dependent children, including adult children up to age 26, and all coverage for the resultant newborn child. However, ACA mandated Preventive Health Services are not excluded.
49. Use of Emergency Room Services for non-emergency care
50. Diagnosis and treatment for sleep apnea
51. This coverage does not include benefits for grandchildren (unless they are under your legal guardianship).
52. Any claim arising from service received outside of the United States and its territories of American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands

The purpose of this list of exclusions is solely to provide additional clarity regarding treatments, procedures, products, services, or any other items which are not covered under this plan. Accordingly, no exclusion shall be interpreted by negative implication, or otherwise, as evidence of the existence of coverage under this plan.