|   | Summit STAR HSA (HDHP)   |  |  |  |
|---|--|--|--|--|
| Benefits  | In-Network Out-of-Network<br>Provider Provider*  |  |  |  |
| Annual Medical<br>Deductible (includes<br>pharmacy)   | \$1,500 Single<br>\$3,000 Double or Family   |  |  |  |
| Deductible must be met individually for Single Coverage or cumulatively for Double or Family Coverage before any benefits apply.              | You are responsible for 100% of the discounted costs of eligible medical and pharmacy charges until you meet the annual deductible before the plan will pay any benefits  You are responsible for 100% of the costs eligible medical and pharmacy charges until you meet the annual deductible before the pay any benefits |  |  |  |
| City's Health Savings<br>Account (HSA)<br>Contribution (or Flex if<br>not eligible for the HSA)   | \$750 Single<br>\$1,500 Double or Family   |  |  |  |
| Out-of-Pocket<br>Maximum**  | \$4,000 Single<br>\$8,000 Double or Family   | \$4,000 Single<br>\$8,000 Double or Family   |  |  |
| Any one individual may not apply more than \$8,000 toward the family Out-of-Pocket Maximum.  Deductible applies to the Out-of-Pocket Maximum. | All qualified medical and pharmacy services do apply to the out-of-pocket maximum  | All qualified medical and pharmacy services up to the PEHP Allowed Amount (AA) apply to the out-of-pocket maximum  Services received by an out-of-network provider will be paid at a percentage of PEHP's Allowed Amount (AA). You may be responsible for any amounts billed by an out-of-network provider in excess of PEHP's Allowed Amount. Excess amounts billed by out-of-network providers do not apply to the deductible or the out of pocket maximum |  |  |
| Lifetime Maximum  | No Lifetime Maximum  | No Lifetime Maximum  |  |  |

<sup>\*</sup>Services received by an out-of-network provider will be paid at a percentage of PEHP's Allowed Amount (AA). You may be responsible for any amounts billed by an out-of-network providers do not apply to the deductible or the out of pocket maximum.

<sup>\*\*</sup>PEHP tracks overall out-of-pocket spending to assure it doesn't exceed the IRS-defined, overall out-of-pocket maximum. PEHP refers to the Master Policy for exceptions to the out-of-pocket maximum.

|  | Summit STAR HSA (HDHP)  |   |  |  |
|--|---|---|--|--|
| Benefits   | In-Network<br>Provider  | Out-of-Network<br>Provider*   |  |  |
| <b>Acupuncture</b><br>20 visits maximum per plan<br>year. 30 minutes per visit                               | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance                                     |  |  |
| Adoption<br>\$4,000 maximum regardless<br>of dual coverage. See<br>limitations in the Master<br>Policy       | 100% after deductible, up to \$4,000 per adoption   |   |  |  |
| Allergy Injections   | 100% of AA after deductible   | 80% of AA after deductible<br>Member pays balance                                     |  |  |
| Allergy Serum  | 100% of AA after deductible   | 80% of AA after deductible<br>Member pays balance                                     |  |  |
| <b>Ambulance</b> ground or air   | 100% of AA after deductible and \$50 copay  | ment per occurrence. Member pays balance  |  |  |
| Ambulatory Surgical<br>Facility  | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance                                     |  |  |
| Anesthesia   | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance                                     |  |  |
| Assistant Surgeon  AA is 20% of allowable surgical fee or 10% for a PA or RN assistant                       | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance                                     |  |  |
| Autism Requires Preauthorization by calling 801–366–7755   | 90% of AA after deductible  | No coverage<br>Must use in-network provider   |  |  |
| Bariatric Surgery Pilot<br>Requires Preauthorization<br>by calling 801-366-7755.<br>Specific providers only. | 90% of AA after deductible  | No coverage<br>Must use in-network provider   |  |  |
| Cardiac Rehabilitation Phase 2   | 100% of AA after deductible and \$35 copayment per visit, up to 24 visits allowed per plan year | 80% of AA after deductible, up to 24 visits allowed per plan year Member pays balance |  |  |
| Chemotherapy   |   | '   |  |  |
| Outpatient Facility  | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance                                     |  |  |
| Home ( <b>Requires</b><br>Preauthorization by calling<br>801-366-7555)                                       | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance                                     |  |  |

|   | Summit STAR HSA (HDHP)   |   |  |  |
|---|--|---|--|--|
| Benefits  | In-Network<br>Provider   | Out-of-Network<br>Provider*                       |  |  |
| Chiropractic Therapy  | 100% of AA after deductible and \$35 copayment per visit, up to 20 visits per plan year                                  | No coverage<br>Must use in-network provider       |  |  |
| Dental Accident<br>or Certain Medical<br>Conditions<br>(Requires Preauthorization<br>by calling 801–366-7555) | 90% of AA after deductible   | 90% of AA after deductible<br>Member pays balance |  |  |
| <b>Diabetes Education</b> <i>Must have the diagnosis of diabetes.</i>   | 100% of AA after deductible and applicable office copayment per visit  | 80% of AA after deductible<br>Member pays balance |  |  |
| Diagnostic Radiology  | ·  |   |  |  |
| Inpatient Facility  | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance |  |  |
| Outpatient Facility   | 100% of AA after deductible for each service up to \$350<br>80% of AA after deductible for each service more than \$350  | 80% of AA after deductible<br>Member pays balance |  |  |
| Inpatient/Outpatient<br>Physician   | 100% of AA after deductible for each service up to \$350<br>80% of AA after deductible for each service more than \$350  | 80% of AA after deductible<br>Member pays balance |  |  |
| MRI   | 100% of AA after deductible for each service up to \$350<br>80% of AA after deductible for each service more than \$350  | 80% of AA after deductible<br>Member pays balance |  |  |
| 3D Mammogram  | 100% of AA after deductible for each service up to \$350.<br>80% of AA after deductible for each service more than \$350 | 80% of AA after deductible<br>Member pays balance |  |  |
| Diagnostic Testing/Labora   | tory   |   |  |  |
| Inpatient Facility  | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance |  |  |
| Outpatient Facility   | 100% of AA after deductible for each test up to<br>\$350<br>80% of AA after deductible for each test more<br>than \$350  | 80% of AA after deductible<br>Member pays balance |  |  |
| Inpatient/Outpatient<br>Physician   | 100% of AA after deductible for each test up to<br>\$350<br>80% of AA after deductible for each test more<br>than \$350  | 80% of AA after deductible<br>Member pays balance |  |  |

|  | Summit STAR HSA (HDHP)  |   |  |  |
|--|---|---|--|--|
| Benefits   | In-Network<br>Provider  | Out-of-Network<br>Provider*   |  |  |
| <b>Dialysis</b><br>Outpatient facility   | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance<br>Requires Preauthorization by calling<br>801-366-7555 |  |  |
| Home ( <b>Requires</b> Preauthorization by calling 801–366–7555)                                     | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance   |  |  |
| Emergency Room   |   |   |  |  |
| Facility (Copayment applies to each visit, including follow-up visits; copayment waived if admitted) | 100% of AA after deductible<br>and \$150 copayment per visit                        | 100% of AA after deductible<br>and \$150 copayment per visit<br>Member pays balance                       |  |  |
| Physician  | 100% of AA after deductible   | 100% of AA after deductible<br>Member pays balance  |  |  |
| Specialist   | 100% of AA after deductible and \$35 copayment per visit                            | 100% of AA after deductible and \$35 copayment per visit Member pays balance                              |  |  |
| Functional Reconstructive Surgery Requires Preauthorization  | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance   |  |  |
| <i>by calling 801–366–7555</i> <b>Hearing</b>  |   |   |  |  |
| Hearing Aids <b>Requires</b> Preauthorization by calling 801–366–7755                                | 90% of AA after deductible,<br>up to \$1,500 per ear every five years               |   |  |  |
| Hearing Tests<br>(When not associated with<br>hearing aids)  | 100% of AA after deductible   | 100% of AA after deductible<br>Member pays balance  |  |  |
| Home Health Care   | All services require Preauthorization. Call F                                       | PEHP at 801-366-7555 for information  |  |  |
| Skilled Nursing<br>60-visit limit per plan year  | 100% of AA after deductible   | 80% of AA after deductible<br>Member pays balance   |  |  |
| IV Therapy (antibiotics)   | 100% of AA after deductible   | 80% of AA after deductible<br>Member pays balance   |  |  |
| Chemotherapy, Dialysis   | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance   |  |  |
| Physical, Occupational,<br>Speech Therapy  | 100% of AA after deductible and<br>\$35 copayment per visit<br>Maximum limits apply | 80% of AA after deductible<br>Maximum limits apply<br>Member pays balance                                 |  |  |
| Total Parenteral Nutrition<br>(TPN)  | 80% of AA after deductible  80% of AA after deductible  Member pays balance         |   |  |  |
| Enteral (Tube) Feeding<br>Supplies   | 80% of AA after deductible  | 80% of AA after deductible<br>Member pays balance   |  |  |
| Enteral Formula  | If approved, must be obtained through the pharmacy card                             | If approved, must be obtained through the pharmacy card   |  |  |

|   | Summit STAR HSA (HDHP)   |   |  |  |
|---|--|---|--|--|
| Benefits  | In-Network<br>Provider   | Out-of-Network<br>Provider*   |  |  |
| Hospice Services  | 100% of AA after deductible  | 80% of AA after deductible<br>Member pays balance   |  |  |
| Hospital  |  |   |  |  |
| Inpatient  Requires All out-of- network facilities and some in-network facilities require preauthorization by calling 801-366-7755. See Master Policy for details | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance   |  |  |
| Outpatient  | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance   |  |  |
| Physician Visits  | 100% of AA after deductible and applicable office copayment per visit              | 80% of AA after deductible<br>Member pays balance   |  |  |
| Hyperbaric Oxygen<br>Treatment  | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance   |  |  |
| <b>Requires</b> Preauthorization by calling 801–366–7555  |  |   |  |  |
| Infertility (medical) Limited to \$750 per plan year, \$5,000 lifetime maximum. (See limitations in the Master Policy.)   | 50% of AA after deductible   | 50% of AA after deductible<br>Member pays balance   |  |  |
| Injections Refer to the   | prescription drug section for Specialty Injections.                                | ·   |  |  |
| \$50 and under  | 100% of AA after deductible  | 80% of AA after deductible<br>Member pays balance   |  |  |
| Over \$50   | 80% of AA after deductible   | 80% of AA after deductible<br>Member pays balance   |  |  |
| Jaw   |  |   |  |  |
| Jaw Surgery Requires Preauthorization by calling 801-366-7555   | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance   |  |  |
| Temporomandibular<br>Joint Dysfunction (TMJ/<br>TMD)<br>Diagnosis and Treatment<br>excluding surgery  | 50% of AA after deductible<br>Limited to a combined lifetime benefit of<br>\$1,000 | 50% of AA after deductible<br>Member pays balance<br>Limited to a combined lifetime benefit of<br>\$1,000 |  |  |
| (See Master Policy for<br>Covered Services and<br>Limitations)  |  |   |  |  |

|  | Summit STAR HSA (HDHP)   |  |  |  |
|--|--|--|--|--|
| Benefits   | In-Network<br>Provider   | Out-of-Network<br>Provider*  |  |  |
| Medical Equipment<br>(Durable Medical Equipment)   | Certain DME <u>requires</u> Preauthorization by calling 801-366-7555   |  |  |  |
| General  | 80% of AA after deductible   | 80% of AA after deductible<br>Member pays balance  |  |  |
| Breast Pump  Hospital-grade requires Preauthorization by calling 801-366-7555.   | 100% of AA before deductible   | 80% of AA after deductible<br>Member pays balance  |  |  |
| Knee Braces<br>(See Limitations in the<br>Master Policy)   | 80% of AA after deductible<br>1 custom brace or 1 off the shelf brace per knee<br>in a 3 year period                   | 80% of AA after deductible<br>1 custom brace or 1 off the shelf brace per knee<br>in a 3 year period                   |  |  |
| Oxygen  Machine rental only  | 80% of AA after deductible   | 80% of AA after deductible<br>Member pays balance  |  |  |
| Sleep Disorder   | 80% of AA after deductible. Machine purchase limited to one per 5-year period. Supplies limited to \$325 per plan year | 80% of AA after deductible. Machine purchase limited to one per 5-year period. Supplies limited to \$325 per plan year |  |  |
| Wheelchairs<br>(including parts<br>and replacements)<br>(See Limitations   | 80% of AA after deductible<br>1 power wheelchair in a 5-year period  | 80% of AA after deductible<br>1 power wheelchair in a 5-year period.<br>Member pays balance                            |  |  |
| in the Master Policy)  |  |  |  |  |
| Medical Travel<br>(Out of Country Services<br>through Passport for Health<br>vendor — email – rrepke@<br>globalmedconex.com) | 100% of AA after deductible  | Not applicable   |  |  |
| -  | nce Abuse/Pain Treatment/PTSD  | '  |  |  |
| Mental Healthcare,<br>Substance Abuse and<br>Pain Treatment  | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance  |  |  |
| Inpatient Hospital <b>Requires</b> Preauthorization by calling PEHP at 801–366–7755  |  |  |  |  |
| Residential Treatment  | 90% of AA after deductible   | Not covered  |  |  |
| <b>Requires</b> Preauthorization by calling PEHP at 801–366–7755   | Up to 30 days per plan year.<br>Must use limited provider network  |  |  |  |
| Mental Healthcare and<br>Substance Abuse<br>Inpatient Physician Visits   | 100% of AA after deductible and applicable office copayment per visit 70% of AA after deductible Member pays balance   |  |  |  |
| Mental Healthcare and<br>Substance Abuse<br>Outpatient Therapy   | 100% of AA after deductible and \$35 copayment per visit  70% of AA after deductible Member pays balance               |  |  |  |

|  | Summit STAR HSA (HDHP)   |   |  |  |
|--|--|---|--|--|
| Benefits   | In-Network<br>Provider   | Out-of-Network<br>Provider*                       |  |  |
| Pain Treatment<br>Outpatient Facility/Surgical<br>Suite  | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance |  |  |
| Pain Treatment All services related to: Trigger Point, Sacroiliac Joint, Nerve Block, Epidural Steroid and/ or Facet Injections    | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance |  |  |
| Neuro-psychiatric<br>Testing   | 100% of AA after deductible for each test up to<br>\$350. 80% of AA after deductible for each test<br>more than \$350  | 80% of AA after deductible<br>Member pays balance |  |  |
| Office Visits  |  |   |  |  |
| Employee Midtown Clinic  | 100% of AA after deductible and \$10 copayment per visit   | Not applicable                                    |  |  |
| PEHP e-Care<br>After hours, weekends<br>and holidays   | 100% of AA after deductible and \$10 copayment per visit   | Not applicable                                    |  |  |
| Primary Care Provider  | 100% of AA after deductible and \$25 copayment per visit   | 80% of AA after deductible<br>Member pays balance |  |  |
| Specialist   | 100% of AA after deductible and \$35 copayment per visit   | 80% of AA after deductible<br>Member pays balance |  |  |
| Urgent Care Provider   | 100% of AA after deductible and \$45 copayment per visit   | 80% of AA after deductible<br>Member pays balance |  |  |
| Out-of-State Coverage  | Use of out-of-state providers will be paid under Out-of-Network benefits and result in higher out-of-pocket costs UNLESS you use PEHP's Out-of-State network and show your PEHP ID card. |   |  |  |
| For out-of-state network providers, visit www.pehp.org or refer to your PEHP ID car<br>See the Master Policy for more information. |  | hp.org or refer to your PEHP ID card.             |  |  |
|  | You can also call:<br>MultiPlan at 866-591-7427 or<br>Beech Street at 800-822-1444 (Alaska and Nevada only)  |   |  |  |
| Pain Clinics/Treatment (F  | Refer to Mental Health)  |   |  |  |
| Physical Therapy/<br>Occupational Therapy<br>Outpatient/Office   | 100% of AA after deductible and \$35 copayment per visit   | 80% of AA after deductible<br>Member pays balance |  |  |
| Up to 20 combined visits per plan<br>year. No Preauthorization required  |  |   |  |  |

|   | Summit STAR HSA (HDHP)   |  |  |  |
|---|--|--|--|--|
| Benefits  | In-Network<br>Provider   | Out-of-Network<br>Provider*  |  |  |
| <b>Prescription Drugs</b> Subject to deductible   | Refills at retail and/or home delivery are not payable until 75% of total day supply within the last 180 days is used. Generic required if available. If brand name is selected when generic is available, member pays generic cost plus difference in brand name cost. The difference does not apply to the deductible or out-of-pocket maximum.  |  |  |  |
| Retail (Some medication   | ns available up to 90-day supply at retail for the home delivery co  | -pay)  |  |  |
| Tier 1  | \$10 copayment after deductible  | Plan pays up to the discounted cost, minus<br>the applicable copayment after deductible.<br>Member pays any balance  |  |  |
| Tier 2  | Member pays 25% of discounted cost after deductible. \$25 minimum copayment \$75 maximum copayment   | Plan pays up to the discounted cost, minus<br>the applicable copayment after deductible.<br>Member pays any balance  |  |  |
| Tier 3  | Member pays 50% of discounted cost after deductible. \$50 minimum copayment \$100 maximum copayment  | Plan pays up to the discounted cost, minus the applicable copayment after deductible.  Member pays any balance   |  |  |
| Home Delivery (90-day   | r supply)  |  |  |  |
| 90-day prescription<br>(Maintenance<br>medications only)  | Administered by Express Scripts Prescription drugs can be obtained in one of two ways:  • By Fax—Member should ask their doctor to prescribe maintenance medications for a 90-day supply, plus refills if appropriate. The doctor should call 1-888-327-9791 for instructions on how to fax the prescription.  Member should provide the doctor with their member ID number. (Note: Only a doctor's office may fax the |  |  |  |
|   | <ul> <li>prescription.) Member will be billed for the copayme</li> <li>Home Delivery—Member should ask their doctor to plus refills if appropriate. Member should then mail the special order envelope to Express Scripts. Special copayment amount can be obtained by calling 1-80 order, HSA card, FLEX\$ card, or credit card (MasterCainformation can be obtained through Express Script</li> </ul>                | o prescribe needed medications for a 90-day supply,<br>the prescription and the applicable copayment in<br>order envelopes can be obtained from PEHP. Your<br>0-903-4725. Member may pay by check, money<br>ard, Visa or Discover). Allow 14 days for delivery. More |  |  |
| Tier 1  | \$20 copayment after deductible  | Not applicable   |  |  |
| Tier 2  | Member pays 25% of discounted cost after deductible. \$50 minimum copayment \$150 maximum copayment  | Not applicable   |  |  |
| Tier 3  | Member pays 50% of discounted cost after deductible. \$100 minimum copayment \$200 maximum copayment   | Not applicable   |  |  |
| Specialty drugs May re  | quire preauthorization   |  |  |  |
| Retail Pharmacy  PEHP may require that specialty medications be obtained from a designated pharmacy or facility for coverage. Call the PEHP Pharmacy Department at 1-801-366-7551 | Tier A: Member pays 20% of AA after deductible, no maximum copayment Tier B: Member pays 30% of AA after deductible, no maximum copayment  | Plan pays up to the discounted cost, minus<br>the preferred copayment, if applicable, after<br>deductible. Member pays any balance   |  |  |

|  | Summit STAR HSA (HDHP)  |  |  |  |
|--|---|--|--|--|
| Benefits   | In-Network<br>Provider  | Out-of-Network<br>Provider*  |  |  |
| Through specialty vendor Accredo   | Tier A: Member pays 20% of AA after deductible,<br>\$150 maximum copayment  | No Coverage<br>Must use in-network provider  |  |  |
|  | Tier B: Member pays 30% of AA after deductible,<br>\$225 maximum copayment  |  |  |  |
|  | Tier C1: 10%. of AA after deductible, no maximum co-pay   |  |  |  |
|  | Tier C2: 20%. of AA after deductible, no maximum co-pay   |  |  |  |
|  | Tier C3: 30%. of AA after deductible, no maximum co-pay   |  |  |  |
|  | Remember to use Accredo for the lowest possible copayment for y<br>able to be dispensed through the Accredo pharmacy. In those case<br>Call Accredo at 1–800–803–2523. You can also visit www.accredo |  |  |  |
|  | PEHP may require that specialty medications be obtained from a c<br>Pharmacy Department at 1–801–366–7551   | designated pharmacy or facility for coverage. Call the PEHP  |  |  |
| <b>Office/Outpatient</b> PEHP may require that   | Tier A: Member pays 20% of AA after deductible, no maximum copayment  | Tier A: Member pays 40% of AA after deductible, no maximum copayment. Member                                   |  |  |
| specialty medications be obtained from a designated pharmacy or facility for coverage. Call the PEHP Pharmacy Department at 1–801–366–7551 | Tier B: Member pays 30% of AA after deductible, no maximum copayment  | pays any balance  Tier B: Member pays 50% of AA after deductible no maximum copayment. Member pays any balance |  |  |
| Other Prescription Bene  | efits   |  |  |  |
| Diabetic Supplies Free meters — Call the PEHP Pharmacy Department at 1-801-366-7551  | Paid at the prescription benefit level (includes ite  | ms such as testing strips, needles, and lancets)   |  |  |
| Enterals <b>Requires</b> Preauthorization by calling 801–366–7551  | 80% of discounted cost after deductible   | Not covered  |  |  |
| Food Supplements <b>Requires</b> Preauthorization by calling 801–366–7555  | 80% of discounted cost after deductible. Not covered, except as required for Phenylketonuria (PKU)  | Not covered  |  |  |
| Foreign Country Medications  | Urgent and emergent medications will be covered drug or class of medication is covered under the P  |  |  |  |
| Smoking Cessation<br>Medications   | Contact PEHP Pharmacy Customer Service at 801-  | 366-7551 for details   |  |  |
| Pharmacy Travel Benefits   | Contact PEHP Pharmacy Customer Service at 801-  | 366-7551 for details   |  |  |
| <b>Prosthetics Requires</b> Preauthorization by  | 80% of AA after deductible<br>1 per limb in a 5-year period   | 80% of AA after deductible.<br>1 per limb in a 5-year period.  |  |  |
| calling 801-366-7555   |   | Member pays balance  |  |  |

|   | Summit STAR HSA (HDHP)  |   |  |  |
|---|---|---|--|--|
| Benefits  | In-Network Out-of-Network<br>Provider Provider*                       |   |  |  |
| Preventive Services You D   | 00 NOT have to meet your deductible before your plan pays             | s benefits for these services                     |  |  |
| <b>Affordable Care Act (ACA)</b><br>See Master Policy for complete<br>list                          | 100% of AA  | 100% of AA<br>Member pays balance                 |  |  |
| <b>Child</b> Well Child Exams (Includes routine tests)  | 100% of AA  | 100% of AA<br>Member pays balance                 |  |  |
| Adult Annual routine physical (Includes routine tests)  | 100% of AA  | 100% of AA<br>Member pays balance                 |  |  |
| Routine Annual<br>Immunizations   | 100% of AA  | 100% of AA<br>Member pays balance                 |  |  |
| Colonoscopy***<br>(1 per plan year regardless of<br>age or diagnosis in addition<br>to ACA)         | 100% of AA  | 100% of AA<br>Member pays balance                 |  |  |
| Mammogram<br>(1 per plan year regardless of<br>age or diagnosis in addition<br>to ACA)              | 100% of AA  | 100% of AA<br>Member pays balance                 |  |  |
| Annual Vision Exam<br>(1 per plan year. Includes<br>prescription for glasses and<br>contacts)       | 100% of AA  | 100% of AA<br>Member pays balance                 |  |  |
| Dexa Scan<br>(Bone Density–1 per plan year<br>regardless of age or diagnosis<br>in addition to ACA) | 100% of AA  | 100% of AA<br>Member pays balance                 |  |  |
| Eyewear   | No coverage, refer to PEHPplus for discounts                          |   |  |  |
| <b>Pulmonary Rehabilitation</b> <i>Phase 2</i>  | 100% of AA after deductible and applicable office copayment per visit | 80% of AA after deductible<br>Member pays balance |  |  |
| Up to 24 visits per plan year   |   |   |  |  |
| Radiation Therapy   | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance |  |  |
| <b>Rehabilitation</b> <i>Inpatient</i>  | 90% of AA after deductible  | 70% of AA after deductible<br>Member pays balance |  |  |
| Up to 45 days per plan year.<br><b>Requires</b> Preauthorization by<br>calling 801-366-7755         |   |   |  |  |

<sup>\*\*\*</sup>How to Avoid Colonoscopy Billing Problems: Moderate (conscious) sedation is included and covered when you get a colonoscopy. However, some doctors and facilities will try and bill sedation separately (Propofol for example) in addition to what is normally covered with a colonoscopy. It is important to check with your doctor or facility PRIOR TO YOUR COLONOSCOPY to see how sedation will be billed. To avoid excess charges make sure the sedation is included with your colonoscopy. More complex anesthesia must be preauthorized. General anesthesia or Monitored Anesthesia Care (MAC) also requires preauthorization and must be medically necessary.

|   | Summit STAR HSA (HDHP)   |   |  |  |
|---|--|---|--|--|
| Benefits  | In-Network<br>Provider   | Out-of-Network<br>Provider*   |  |  |
| Second Surgical Opinion   | 100% of AA after deductible  | 100% of AA after deductible<br>Member pays balance  |  |  |
| Skilled Nursing Facility (SNF) Non-custodial Limited to 60 days per member per plan year. Requires Preauthorization by calling 801-366-7755 | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance   |  |  |
| Sleep Studies Home an   | d Facility combined maximum, up to \$2,000 in a 3-year pe  | eriod.  |  |  |
| Ноте  | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance   |  |  |
| Facility  Requires Preauthorization by calling 801–366–7755 when services performed in a facility or attended by a technician               |  | 70% of AA after deductible<br>Member pays balance   |  |  |
| <b>Speech Therapy</b> <i>Lifetime maximum of 60 visits</i>  | 100% of AA after deductible and \$35 copayment per visit   | 80% of AA after deductible<br>Member pays balance   |  |  |
| Substance Abuse (Refer to N   | Mental Health)   |   |  |  |
| Surgery, Physician  |  |   |  |  |
| Inpatient or Outpatient Facility  | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance   |  |  |
| Physician's Office 100% of AA after deductible and applicable office copayment per visit  |  | 80% of AA after deductible<br>Member pays balance   |  |  |
| Transgender (Gender dyspho  | oria)  |   |  |  |
| Mental Health   | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance   |  |  |
| Pharmacy  | Refer to prescription drug benefit   | Refer to prescription drug benefit  |  |  |
| Surgery <b>Requires</b> Preauthorization by calling 801–366–7755  | 90% of AA after deductible   | 70% of AA after deductible<br>Member pays balance   |  |  |
| Transplants<br>(includes donor typing)  | Payable at applicable benefit level per service rendered   | Payable at applicable benefit level per service rendered. Member pays balance                         |  |  |
|   | Requires Preauthorization by calling 801-366-7755<br>(See Master Policy for limitations and eligibility) | Requires Preauthorization by calling 801-366-7755 (See Master Policy for limitations and eligibility) |  |  |
| Urgent Care Facility  | 100% of AA after deductible and \$45 copayment per visit   | 80% of AA after deductible<br>Member pays balance   |  |  |

#### **DENTAL PLAN OVERVIEW**

If you use an Out-of-Network Provider, your benefits will be reduced by 20%. Out-of-Network Providers may collect charges that exceed

| EHP's In-Network Rate.   | Preferred Choice           |                        | Premium Choice  |                |
|--|----------------------------|------------------------|-----------------|----------------|
| NR = In-Network Rate   | In-Network                 | Out-of-Network         | In-Network      | Out-of-Network |
| DEDUCTIBLES, PLAN MAXI   | MUMS, AND LIM              | ITS                    |                 |                |
| <b>Deductible</b><br>Does not apply to Diagnostic & Preventive Services      | None                       | None                   | None            | None           |
| Annual Benefit Maximum   | \$1,500                    | \$1,500                | \$2,000         | \$2,000        |
| DIAGNOSTIC   |                            |                        |                 |                |
| Periodic Oral Examinations   | 100% of INR                | 80% of INR             | 100% of INR     | 80% of INR     |
| (-rays   | 100% of INR                | 80% of INR             | 100% of INR     | 80% of INR     |
| PREVENTIVE   |                            |                        |                 |                |
| Cleanings and Fluoride Solutions   | 100% of INR                | 80% of INR             | 100% of INR     | 80% of INR     |
| Sealants   Permanent molars only through age 17                              | 100% of INR                | 80% of INR             | 100% of INR     | 80% of INR     |
| RESTORATIVE   18 months p  | er surface                 |                        |                 |                |
| Amalgam Restoration  | 80% of INR                 | 60% of INR             | 80% of INR      | 60% of INR     |
| Composite Restoration  | 80% of INR                 | 60% of INR             | 80% of INR      | 60% of INR     |
| ENDODONTICS  |                            |                        |                 |                |
| Pulpotomy  | 80% of INR                 | 60% of INR             | 80% of INR      | 60% of INR     |
| Root Canal   | 80% of INR                 | 60% of INR             | 80% of INR      | 60% of INR     |
| PERIODONTICS   |                            |                        |                 |                |
| Periodontal/Gum Disease  | 80% of INR                 | 60% of INR             | 80% of INR      | 60% of INR     |
| ORAL SURGERY   |                            |                        |                 |                |
| Extractions  | 80% of INR                 | 60% of INR             | 80% of INR      | 60% of INR     |
| ANESTHESIA   |                            |                        |                 |                |
| General Anesthesia<br>n conjunction with oral surgery or impacted teeth only | 80% of INR                 | 60% of INR             | 80% of INR      | 60% of INR     |
| PROSTHODONTIC BENEFIT  | <b>S</b>   Once every 5 ye | ears. Preauthorization | may be required |                |
| Crowns   | 50% of INR                 | 30% of INR             | 60% of INR      | 40% of INR     |
| Bridges  | 50% of INR                 | 30% of INR             | 60% of INR      | 40% of INR     |
| Dentures (partial)   | 50% of INR                 | 30% of INR             | 60% of INR      | 40% of INR     |
| Dentures (full)  | 50% of INR                 | 30% of INR             | 60% of INR      | 40% of INR     |
| MPLANTS  |                            |                        |                 |                |
| All related services   | 50% of INR                 | 30% of INR             | 60% of INR      | 40% of INR     |

| ORTHODONTIC BENEFITS   6-month Waiting Period      |                                      |  |                                      |  |
|--|--------------------------------------|--|--------------------------------------|--|
| Maximum Lifetime Benefit per member   No age limit | \$1,500                              |  | \$1,500                              |  |
| Eligible Appliances and Procedures                 | 50% of eligible fees to plan maximum |  | 50% of eligible fees to plan maximum |  |

**Treatment in progress** - Payment cannot be made for any procedure started prior to the date the Member became eligible or prior to the effective date of the group contract.

**Missing Tooth Exclusion** » Services to replace teeth missing prior to effective date of coverage are not eligible for a period of five years from the date of continuous coverage with PEHP. Learn more in the Dental Master Policy. If coverage is provided by a PEHP medical plan, then there is no dental plan coverage.

If Coverage is cancelled for non-payment, or voluntarily cancelled while on personal leave, the Subscriber will not be eligible for PEHP dental plans for two years from the next annual Enrollment period. Re-enrollment will be subject to new plan provisions, and would become effective at the beginning of the Employer's subsequent plan year.