**PA = Prior Authorization**

**In Network Benefits Only**

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Benefit Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible (Runs Jan 1 – Dec 31)</td>
<td>$9,450 Single/$18,900 Family</td>
</tr>
<tr>
<td>Coinsurance (applies only to certain services)</td>
<td>0%</td>
</tr>
<tr>
<td>Maximum Out-of-Pocket (includes deductible, coinsurance, copays)</td>
<td>$9,450 Single/$18,900 Family</td>
</tr>
</tbody>
</table>

**Office Visit**

- **Aurora Quick Care or Bellin/ThedaCare Fast Care or Other Retail Based Clinic**
  - Deductible/Coinsurance
- **Primary Care Provider (for non-Preventive services)**
  - $0 Copay¹³
- **Mental/Behavioral Health**
  - $0 Copay¹³
- **Chiropractic**
  - Deductible/Coinsurance
- **Hearing Exam**
  - Deductible/Coinsurance
- **Specialist**
  - Deductible/Coinsurance

**Diagnostic Services²**

- **Diagnostic Laboratory Test**
  - Deductible/Coinsurance
- **Diagnostic X-ray, Ultrasound and Other Radiology Service**
  - Deductible/Coinsurance
- **Imaging (MRI, MRA, PET and CT Service only)**
  - PA

**Mental/Behavioral Health & Substance Abuse**

- **Outpatient - Facility Fee**
  - Deductible/Coinsurance
- **Outpatient - All Other Services⁵**
  - Deductible/Coinsurance
- **Transitional Care Services (room/board at transitional care facility is not covered)**
  - Deductible/Coinsurance
- **Inpatient – Facility Fee (Including Residential)**
  - PA
  - Deductible/Coinsurance
- **Inpatient – Physician Services**
  - Deductible/Coinsurance

**Emergency Services**

- **Emergency Room Facility Fee⁶ (copay waived if admitted)**
  - Deductible/Coinsurance
- **Physician Services rendered in an Emergency Room**
  - Deductible/Coinsurance
- **Emergency Room – All Other Services⁷**
  - Deductible/Coinsurance
- **Urgent Care⁸**
  - Deductible/Coinsurance
- **Ambulance (ground and air)**
  - Deductible/Coinsurance

**Hospital Services⁴**

- **Outpatient Surgery & Ambulatory Surgical Center - Facility Fee**
  - PA
  - Deductible/Coinsurance
- **Outpatient (non-Surgical) – Facility Fee**
  - PA
  - Deductible/Coinsurance
- **Outpatient Surgical - Physician Services**
  - PA
  - Deductible/Coinsurance
- **Outpatient - All Other Services⁵**
  - Deductible/Coinsurance
- **Inpatient - Facility Fee**
  - PA
  - Deductible/Coinsurance
- **Inpatient - Physician and Surgical Services**
  - PA
  - Deductible/Coinsurance
- **Inpatient - Rehabilitation (limited to 60 days/year)**
  - PA
  - Deductible/Coinsurance

**Maternity Services**

- **Prenatal Care**
  - Deductible/Coinsurance
- **Delivery and Inpatient Services**
  - PA*
  - Deductible/Coinsurance

**Preventive Services**

- **Preventive Services¹**
  - Covered in Full

**Vision Services**

- **Children’s Vision Exam (1 exam per year)**
  - Covered in Full
- **Children’s Eye Glasses or Contacts (1 pair per year)**
  - Deductible/Coinsurance
- **Routine Vision Exam for Adults⁷ (1 exam/year)**
  - Covered in Full

**Miscellaneous Services**

- **Accidental Dental Services**
  - Deductible/Coinsurance
- **Allergy Testing**
  - Deductible/Coinsurance
- **Anesthesia Services (any place of service)**
  - Deductible/Coinsurance
- **Autism Spectrum Disorder Treatment**
  - Deductible/Coinsurance
- **Cardiac/Pulmonary Rehabilitation (up to 36 visits/year)**
  - Deductible/Coinsurance
- **Cognitive Rehabilitation Therapy (up to 20 visits/year)**
  - Deductible/Coinsurance
- **Habilitation Services**
  - (Physical, Speech, Occupational Therapy - 20 visits per therapy type per year)
    - Deductible/Coinsurance

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¹³ Copays for Preventive Services (including vision, dental and other) are $0.

⁴ Hospital Services are covered at the PA level.

⁵ Includes services such as physical therapy, occupational therapy, and speech therapy.

⁶ Emergency Room Facility Fee is $0 if admitted.

⁷ Includes services such as laboratory tests, imaging, and other diagnostic services.

⁸ Emergency Room Services are covered at the PA level.

⁹ Mental/Behavioral Health Services are covered at the PA level.
### 2024 Schedule of Benefits

<table>
<thead>
<tr>
<th>Description</th>
<th>PA = Prior Authorization</th>
<th>In Network Benefits Only† (You Pay)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Services (up to 60 visits/year)</td>
<td></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Hospice Services/End of Life Services</td>
<td></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Outpatient Chemotherapy</td>
<td>PA</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Outpatient Radiation Therapy</td>
<td></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Post-Cochlear Implant Aural Therapy (up to 30 visits/year)</td>
<td></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Preventive Dental Services(^2)</td>
<td></td>
<td>Not Covered</td>
</tr>
<tr>
<td>Rehabilitative Services (Physical, Speech, Occupational Therapy - 20 visits per therapy type per year)</td>
<td></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Routine Dental Care (Pediatric dental coverage or a stand-alone dental services product can be purchased separately in Wisconsin)</td>
<td></td>
<td>Not Covered</td>
</tr>
<tr>
<td>Skilled Nursing Facility (up to 30 days per stay)</td>
<td>PA</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Specified Oral Surgical Procedures(^3)</td>
<td>PA</td>
<td>Deductible/Coinsurance</td>
</tr>
</tbody>
</table>

#### Prescription Drugs, Supplies & Equipment

- Separate Rx Deductible: Does Not Apply; Under Medical Deductible.
  - See formulary to determine tier and if medication is preventive. Diabetic test strips are included. Drugs are available in Retail setting (30-day supply) at coinsurance or 1 copay or using Mail Order\(^1\) (90-day supply) at coinsurance or 2 copays.
- Preventive Drugs (30-day supply): $0 (See formulary for details)
- Tier CM - Oral Chemotherapy Drugs: Deductible Then Covered in Full
- Tier 1 - Typically Generic Drugs: Deductible/Coinsurance
- Tier 2 - Preferred Drugs\(^2\): Deductible/Coinsurance
- Tier 3 - Non-Preferred Drugs\(^3\): Deductible/Coinsurance
- Tier 4 - Specialty Drugs: Deductible/Coinsurance

#### Supplies & Equipment

- Durable Medical Equipment: PA
- Prosthetic Devices: PA
- Diabetic Equipment: PA
- Hearing Aids and Cochlear Implants (One aid per ear every 36 months): PA
- Deductible/Coinsurance

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This Schedule of Benefits does not replace the legal contract or certificate which identifies all covered services, additional details, limitations and exclusions of the coverage. For a complete description of covered services, please see your Certificate of Coverage and any amendments to your Benefit Plan. If you have questions about Common Ground Healthcare Cooperative Benefits, call 1-877-514-2442.

**PA** indicates Prior Authorization is required for these services. Call 1-877-825-9293 for Prior Authorization. Failure to obtain Prior Authorization when required will result in the Member receiving a lesser Benefit. (*PA required when inpatient stay extends beyond the standard 48 hours (vaginal) to 96 hours (cesarean)).

When working with a health insurance broker, the broker is compensated $20 per member per month. (vaginal) to 96 hours (cesarean)).

1. No payment will be made for out-of-network care except for emergency care, urgent care outside of our service area or when there is no in-network provider that can perform covered services and written approval is obtained as outlined in our certificate of coverage.
2. Primary Care Provider may include general pediatrics, internal medicine, obstetrics/gynecology, family practice, general medicine and geriatrics.
3. Specialists are all provider types other than those defined elsewhere in this Schedule of Benefits.
4. When receiving covered services at an office or hospital visit, member may be subject to copay charges for both the facility and the service rendered.
5. "All Other Services are defined as services not elsewhere listed in this schedule of benefits.
6. Copay applies to the facility ER charge. All other charges rendered as part of your ER visit are subject to their applicable additional copayment or deductible/coinsurance as specified in this schedule of benefits.
7. The Affordable Care Act (ACA) provides for coverage of certain preventive services based on age, gender and other health factors at no cost to the member. Visit www.commongroundhealthcare.org/coverage-details for a complete listing. During a preventive care visit, you may receive services that aren’t required to be covered at no cost to you under the ACA. Those services may require a copay, or the charges may apply towards your deductible and/or coinsurance.
8. If you purchased a plan that includes routine vision exams for adults, refraction and dilation are not included in the adult eye exam.
9. If you purchased a plan that includes dental coverage, preventive dental services include: 2 exams per year, 2 cleanings per year, x-rays (one full mouth, one bite wing), fluoride with cleanings (up to age 14, limit 2 per year), and sealants (up to age 14 on permanent molars only).
10. Please refer to the Certificate of Coverage to determine what oral surgery procedures are covered.
11. Only certain Prescription Drug products are available through mail order.
12. When a brand is dispensed and a generic is available, you may be responsible to pay the difference in cost between the brand and generic in addition to the brand drug cost share (copay, deductible and/or coinsurance). The difference in cost will not apply towards your deductible and/or maximum out-of-pocket.
13. Copay is applied per provider, per date of service.