

SCHEDULE OF BENEFITS

Individual Access Care Comprehensive Health Insurance Policy

Benefit Plan: Access Care Bronze Plus PPO – HSA Qualified HDHP Plan

Policy Effective Date: January 1, 2020

Type of Coverage: Individual/Family

Mode of Payment: Monthly

Benefit Period: Calendar Year

Premium Due Date: The first day of each month

***Out-of-Network Maximum – Be aware that your actual costs for services provided by an out-of-network provider may exceed this policy’s maximum out-of-pocket for out-of-network services because out-of-network providers can bill you for the difference between the amount charged by the provider and the amount allowed by the insurance company. Amounts in excess of the allowed amount are not counted toward the out-of-network deductible or maximum out-of-pocket.**

| BENEFIT INFORMATION | IN-NETWORK | OUT-OF-NETWORK <i>*See Out of Network Maximum on page one</i> |
|---|---------------------|--|
| Maximum Lifetime Benefit <ul style="list-style-type: none"> • Per Insured | Unlimited | Unlimited |
| Deductible <ul style="list-style-type: none"> • Individual Deductible <i>(per Insured per Calendar Year)</i> • Family Deductible <i>(per family per Calendar Year)</i> | \$6,900 \$13,800 | \$20,850 \$41,700 |
| Annual Out-of-Pocket Maximum <ul style="list-style-type: none"> • Individual Annual Out-of-Pocket Maximum <i>(per Insured per Calendar Year)</i> • Family Annual Out-of-Pocket Maximum <i>(per family per Calendar Year)</i> | \$6,900 \$13,800 | \$20,850 \$41,700 |
| Coinsurance | 0% | 0% |

SCHEDULE OF BENEFITS (continued)

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COVERED BENEFITS

This Policy will pay Covered Medical Expenses incurred for Covered Benefits provided in *Section 5, Covered Benefits*: (1) based on the Allowable Fee; and (2) unless otherwise indicated below, subject to the Deductible, Coinsurance, and Annual Out-of-Pocket Maximum amounts shown under the *Benefit Information* section of this Schedule of Benefits. If a Copayment applies to a Covered Benefit, it will be indicated below in this Covered Benefits section.

| COVERED BENEFIT | YOUR COST IN-NETWORK | YOUR COST OUT-OF NETWORK <i>*See Out of Network Maximum on page one</i> |
|--|--|---|
| All Covered Benefits shown in Section 5, unless otherwise specified below in this Schedule of Benefits | 0% after Deductible | 0% after Deductible |
| Daily Hospital Room and Board | 0% after Deductible | 0% after Deductible |
| Miscellaneous Hospital Services | 0% after Deductible | 0% after Deductible |
| Surgical Services | 0% after Deductible | 0% after Deductible |
| Anesthesia Services | 0% after Deductible | 0% after Deductible |
| In-Hospital Medical Services | 0% after Deductible | 0% after Deductible |
| Out-of-Hospital Care | 0% after Deductible | 0% after Deductible |
| Chemical Dependency <ul style="list-style-type: none"> • Inpatient/Outpatient Facility • Office Visit | 0% after Deductible 0% after Deductible | 0% after Deductible 0% after Deductible |
| Chiropractic Services <ul style="list-style-type: none"> • Maximum Number of Office Visits per Calendar Year – 20 visits | 0% after Deductible | 0% after Deductible |
| Convalescent Home Services <ul style="list-style-type: none"> • Maximum Number of Days per Calendar Year – 30 days | 0% after Deductible | 0% after Deductible |
| Durable Medical Equipment <ul style="list-style-type: none"> • Rental (up to the purchase price), Purchase and Repair and Replacement of Durable Medical Equipment <i>Preauthorization is required for original purchase or replacement of Durable Medical Equipment over \$500.</i> | 0% after Deductible | 0% after Deductible |
| Emergency Services | 0% after Deductible | 0% after Deductible |
| Hearing Aids (Child Only) <ul style="list-style-type: none"> • Hearing aids and the examination for the fitting, except for hearing loss due to a congenital disease or anomaly, or when medically necessary for the | 0% after Deductible | 0% after Deductible |

| COVERED BENEFIT | YOUR COST IN-NETWORK | YOUR COST OUT-OF NETWORK <i>*See Out of Network Maximum on page one</i> |
|---|--|---|
| cognitive or speech development of a covered dependent child. <i>Frequency of services: One aid every 36 months per ear</i> | | |
| Home Health Care Services <ul style="list-style-type: none">Maximum Number of Home Visits per Calendar Year – 30 days | 0% after Deductible | 0% after Deductible |
| Laboratory Services | 0% after Deductible | 0% after Deductible |
| Mental Health Services <ul style="list-style-type: none">Inpatient/Outpatient FacilityOffice Visit | 0% after Deductible | 0% after Deductible |
| Physician Medical Services <ul style="list-style-type: none">Physician Office Visits (Non-Specialist)Physician Specialist Visits | 0% after Deductible | 0% after Deductible |
| Prescription Drugs Benefit <ul style="list-style-type: none">Retail Pharmacy Prescriptions (31-day supply)<ul style="list-style-type: none">Tier 0-Preventive Drugs, including contraceptivesTier 1-Preferred Generic DrugTier 2-Preferred Brand and Non-Preferred Generic DrugsTier 3-Non-Preferred Brand DrugsTier 4-Preferred Specialty DrugsMail Order Maintenance (90-day supply)<ul style="list-style-type: none">Tier 0-Preventive Drugs, including contraceptivesTier 1-Preferred Generic DrugsTier 2-Preferred Brand and Non-Preferred Generic DrugsTier 3-Non-Preferred Brand DrugsTier 4-Preferred Specialty Drugs | \$0 0% after Deductible 0% after Deductible 0% after Deductible 0% after Deductible \$0 0% after Deductible 0% after Deductible 0% after Deductible N/A | \$0 0% after Deductible 0% after Deductible 0% after Deductible 0% after Deductible \$0 0% after Deductible 0% after Deductible 50% after Deductible N/A |
| Preventive Health Care Services | 100% Covered, Deductible and Annual Out-of-Pocket Maximum do not apply | 0% after Deductible |
| Prostheses Benefit (Non-Dental) <ul style="list-style-type: none">Rental (up to the purchase price) Purchase, Repair, Replacement of ProstheticsPreauthorization required for the original purchase or replacement of prosthetics over \$500 | 0% after Deductible | 0% after Deductible |
| Therapeutic Services – Inpatient/Outpatient Habilitative: Limit of 20 visits per year for PT, OT and ST combined Rehabilitative: Limit of 20 visits per year for PT, OT and ST combined | 0% after Deductible | 0% after Deductible |
| Transplant Services | 0% after Deductible | 0% after Deductible |

SCHEDULE OF BENEFITS (continued)

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| COVERED BENEFIT | YOUR COST IN-NETWORK | YOUR COST OUT-OF NETWORK |
|---|--|-----------------------------|
| <p>Vision Care Benefit – Pediatric Vision Care Services</p> <p><i>This Vision Care Benefit only applies to Insured Dependent Children under age 19.</i></p> | | |
| <ul style="list-style-type: none"> • Vision Care Services <ul style="list-style-type: none"> • Vision Examination <p><i>Frequency of Services: One Vision Examination per Insured Dependent Child per Calendar Year</i></p> | 100% Covered | 25% |
| <ul style="list-style-type: none"> • Vision Care Materials <ul style="list-style-type: none"> • Lenses <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal • Lenticular <p><i>*Coverage includes lenses in polycarbonate, plastic or glass, scratch resistant or UV coatings also covered.</i></p> <p><i>Frequency of Services: One set of lenses per Insured Dependent Child per Calendar Year</i></p> | 100% Covered* 100% Covered* 100% Covered* 100% Covered* | 25% 25% 25% 25% |
| <ul style="list-style-type: none"> • Vision Care Materials <ul style="list-style-type: none"> • Frames <p><i>Frequency of Services: One frame per Insured Dependent Child per Calendar Year. Frame selection will be from a Pediatric Exchange Collection.</i></p> | 100% Covered | 25% |
| <ul style="list-style-type: none"> • Contact Lenses | | |
| <ul style="list-style-type: none"> • Necessary Professional Fees and Materials | 100% Covered*** | 25% |
| <ul style="list-style-type: none"> • Elective Professional Fees** and Materials | 100% Covered*** | 25% |

***15% discount applies to the Provider's usual and customary professional fees for contact lens evaluation and fitting*

****The following service limitations apply to In-Network benefits for Contact Lenses: (1) Standard (one pair annually) = 1 contact lens per eye (total 2 lenses); (2) Monthly (six-month supply) = 6 lenses per eye (total 12 lenses); (3) Bi-weekly (3 month supply) = 6 lenses per eye (total 12 lenses); and (4) Dailies (one month supply) = 30 lenses per eye (total 60 lenses).*

- SPANISH: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-447-2900.
- CHINESE: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-447-2900。
- SERBO-CROATION: U ovom obavještenju su sadržane važne informacije. U ovom obavještenju su sadržane važne informacije o Vašoj prijavi ili osiguranju preko MHC. Pogledajte nalaze li se u ovom obavještenju nekiključni datumi. Možda ćete morati poduzeti određene radnje u datom roku kako biste i dalje zadržali svoje osiguranje ili pomoć pri plaćanju. Imate pravo da ove informacije, kao i pomoć, dobijete besplatno na svom jeziku. Nazovite 1-855-447-2900.
- KOREAN: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-xxx-xxx-xxxx (TTY: 1-xxx-xxx-xxxx)번으로 전화해 주십시오. 1-855-447-2900
- VIETNAMESE: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-447-2900.
- ARABIC: ملحوظة: إذا يحوي هذا إشعار معلومات هامة. يحوي هذا إشعار معلومات مهمة بخصوص طلبك للحصول على التغطية من خ □ ل ا بحث عن التواريخ: ملحوظة: (رقم هواتف الصم والبكم: 1-855-447-2900-1 كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-855-447-2900.)
- GERMAN: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-447-2900.
- TAGALOG: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-447-2900.
- RUSSIAN: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-447-2900.
- FRENCH: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-447-2900.
- ITALIAN: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-447-2900.
- JAPANESE: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-855-447-2900（TTY:1-855-447-2900）まで、お電話にてご連絡ください。
- THAI: เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-447-2900 (TTY: 1-855-447-2900).
- ROMANIAN: ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-855-447-2900.
- SUDANIC-FULFULDE: Anndinoore nde'e e woodi habaru kimminiidum. TAnndinoore nde'e e woodi habaru kimminiidum dow dereewol tefal maadamaada malla ko yaali dow laawol MHC. Maanda nyalaade lewru nder anndinoorende'e. Teema a gideteedo ngaada goddum bako godde nyalaade ngam ko yaali njamu maada malla walla dow njobdi. Hakke maada anda habaru ngu'u ewalliinde nder wolde maada naa maa a yobii. Noddu 1-855-447-2900.
- UKRAINIAN: УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-855-447-2900 (телетайп: 1-855-447-2900).
- NEPALI: ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-855-447-2900 (टि टि वाइ: 1-855-447-2900)
- SERBO-CROATIAN: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-855-447-2900 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-855-447-2900).
- BANTU: ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-855-447-2900 (TTY: 1-855-447-2900).
- FARSI: تماس 1-855-447-2900 (TTY: 1-855-447-2900) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با بگیرید.
- NORWEGIAN: MERK: Hvis du snakker norsk, er gratis språkassistansetjenester tilgjengelige for deg. Ring 1-855-447-2900.

- PENNSYLVANIA DUTCH: Wann du [Deitsch (Pennsylvania German / Dutch)] schwetzsch, kannsch du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-855-447-2900.