
MONROE COUNTY COMMUNITY COLLEGE
SCHEDULE OF MEDICAL BENEFITS
HEALTH MAINTENANCE ORGANIZATION (HMO) HIGH DEDUCTIBLE HEALTH PLAN (HDHP) PLAN 2
Effective Date: July 1, 2020
Benefit Year: The 12 month period beginning each January 1 and ending each December 31.

HMO Benefits are provided or coordinated by your primary care provider (“PCP”) or provided by a participating provider for office services. Services may require prior certification with the Benefit Administrator (except in a medical emergency). For a directory of Priority Health participating providers, call the Customer Service Department at **616 956-1954 or 800 956-1954** or access the Find a Doctor tool on the Priority Health website at priorityhealth.com. Benefits are covered only when provided by a participating network provider. Services provided by a non-participating provider will be the plan participant’s responsibility, unless otherwise noted.

Prior Certification: Prior certification is required for all inpatient hospital or facility services. Non-emergency admissions must be prior certified at least five working days before admission. For emergency admissions, you must notify the Benefit Administrator as soon as reasonably possible after admission. You or your PCP must call **800 269-1260** to prior certify services. You do not need prior approval from the Benefit Administrator for hospital stays for a mother and her newborn of up to 48 hours following a vaginal delivery and 96 hours following a cesarean section. Other services requiring prior certification are:

- Home Health Care
- Skilled Nursing, Sub acute & Long-term Acute Facility Care
- Inpatient Rehabilitation Care
- Durable Medical Equipment over \$1,000
- Clinical Trials (all stages) for Cancer or a Life-threatening Illness/Condition
- Hospice Care
- Transplants
- Advanced Diagnostic Imaging Services
- Prosthetic Devices over \$1,000
- Certain Surgeries and Treatments

The full list of services that require prior certification is included in the PDSPD and may be updated from time to time. A current listing is also available by calling the Priority Health Customer Service Department at **616 956-1954 or 800 956-1954**. Other services may be prior certified by you or your provider to determine medical/clinical necessity before treatment. Prior certification is not a guarantee of coverage or a final determination of benefits under this Plan.

If you are receiving intensive treatment for mental health services, including inpatient hospitalization and partial hospitalization, you or your PCP must notify our Behavioral Health Department as soon as possible for assistance. Call our Behavioral Health department at **616 464-8500 or 800 673-8043** for assistance.

Deductibles:

The deductible is the dollar amount of covered services you must incur during the benefit year before benefits will be paid. The deductible is applicable to all covered services except:

- Preventive health services that are listed in Priority Health’s preventive health care guidelines.
- Routine maternity services provided in your physician’s office (deductible **will** apply to delivery, facility charges and anesthesia charges associated with the delivery).
- Certain drugs set forth in IRS Notice 2004-50 and Notice 2019-45. Applicable copayments will apply.
- Certain services and supplies set forth in IRS Notice 2019-45 to treat IRS allowed chronic conditions (such as A1c testing, Lipoprotein (LDL) testing, and glucometers) when provided by a participating provider. Applicable copayments or coinsurance will apply. Contact the Priority Health Customer Service Department at **616 956-1954 or 800 956-1954** or visit the Priority Health website at priorityhealth.com for a list of these drugs, services and supplies.

If you have individual coverage, you must meet the individual deductible below. If you have more than one person in your family, you have family coverage and only the family deductible applies. The family deductible can be satisfied by only one family member or by any combination of family members.

The deductible amounts renew each benefit year. This plan does not carry over any deductible amounts incurred in the prior benefit year.

The deductible will include any monies paid for covered pharmacy services.

Out-of-Pocket Maximums:

The out-of-pocket maximum limits the total amount of covered expenses that you or your covered dependents will pay during a benefit year. Once the applicable out-of-pocket maximum is met, all further medical and pharmacy covered services for that benefit year will be paid at 100% without requirement of copayment.

If you have individual coverage, you must meet the individual out-of-pocket maximum below. If you have more than one person on your contract, you have family coverage and only the family out-of-pocket applies. The family out-of-pocket can be satisfied by only one family member or by any combination of family members.

Your out-of-pocket maximum renews each benefit year.

Notwithstanding the above, the following out-of-pocket costs do not apply towards the out-of-pocket maximum: Expenses that are not covered and services that exceed the annual day or dollar benefit maximums for a specific benefit (denied as non-covered services).

The following information is provided as a summary of benefits available under your plan. This summary is not intended as a substitute for your Plan Document and Summary Plan Description (PDS PD). It is not a binding contract. Limitations and exclusions apply to benefits listed below. A complete listing of covered services, limitations and exclusions is contained in the PDS PD and any applicable amendments to the Plan.

BENEFITS	
Deductibles	\$2,000 per individual; and \$4,000 per family per benefit year.
Benefit Percentage Rate	80% paid by the plan; 20% paid by the participant, unless otherwise noted.
Out-of-Pocket Limits (Includes deductible, coinsurance and copayment expenses.)	\$3,000 per individual; and \$6,000 per family per benefit year.
Preventive Health Care Services - Preventive Health Care Services are described in Priority Health’s Preventive Health Care Guidelines available in the member center at priorityhealth.com or you may request a copy from the Customer Service Department. Priority Health’s Guidelines include preventive services required by legislation. The list below also includes procedures approved by your Employer in addition to those included in the Priority Health Guidelines.	
Routine Adult Physical Exams, Screening and Counseling	Covered at 100%. Deductible does not apply.
Women’s Preventive Health Care Services	Covered at 100%. Deductible does not apply.
Routine Prostate-Specific Antigen (PSA)	Covered at 100%. Deductible does not apply.
Routine Laboratory Tests, Screening and Counseling	Covered at 100%. Deductible does not apply.
Well Child and Adolescent Care, Screening and Assessments	Covered at 100%. Deductible does not apply.
Immunizations	Covered at 100%. Deductible does not apply.
Certain Drugs and Medications	Covered at 100%. Deductible does not apply.
Medical Office Services	
Office/Home Visits and Consultations (Includes visits not listed in Priority Health’s Preventive Health Care Guidelines or routine maternity services.)	Covered at 80% after deductible.
Virtual Visits	Covered at 80% after deductible.
Office Surgery	Covered at 80% after deductible.
Office Injections	Covered at 80% after deductible.
Allergy Services (Including allergy testing, evaluations and injections, including serum costs.)	Covered at 80% after deductible.
Diagnostic Radiology and Lab Services (Performed in physician’s office or free standing facility.)	Covered at 80% after deductible.

BENEFITS	
Medical Office Services (Continued.)	
Advanced Diagnostic Imaging Services (Includes MRI, CAT Scans, PET Scans, CT/CTA and Nuclear Cardiac Studies.) (Performed in physician's office or freestanding facility.) Prior certification required.	Covered at 80% after deductible.
Obstetrical Services by Physician (Including prenatal and postnatal care.)	Routine prenatal and postnatal visits are covered at 100%, deductible waived under the Preventive Health Care Services benefits above. See the Hospital Services section for facility and physician benefits related to delivery and nursery services.
Maternity Education Classes	Attendance at an approved maternity education program is covered at 80% after deductible.
Dietitian Services (Other than as provided in Priority Health's Preventive Health Care Guidelines.)	Covered at 80% after deductible up to a maximum of six visits per benefit year.
Education Services (Other than as provided in Priority Health's Preventive Health Care Guidelines.)	Covered at 80% after deductible.
Hospital Services	
Inpatient Hospital and Inpatient Longterm Acute Care Services Prior certification is required except in emergencies or for hospital stays for a mother and her newborn of up to 48 hours following a vaginal delivery and 96 hours following a cesarean section. Prior certification phone number is 800 269-1260 .	Covered at 80% after deductible.
Inpatient Professional and Surgical Charges	Covered at 80% after deductible.
Human Organ Tissue Transplants Covered only with prior certification from Benefit Administrator.	Covered at 80% after deductible.
Approved Clinical Trial Expenses (Routine expenses related to an approved clinical trial.)	Covered at 80% after deductible.
Outpatient Hospital Care and Observation Care Services (Including ambulatory surgery center facility charges.)	Covered at 80% after deductible.
Outpatient Hospital Professional and Surgical Charges	Covered at 80% after deductible.
Maternity Services in Hospital (Delivery, facility and anesthesia services.)	Covered at 80% after deductible.
Hospital Diagnostic Laboratory & Radiology Services	Covered at 80% after deductible.
Hospital Advanced Diagnostic Imaging Services (Includes MRI, CAT Scans, PET Scans, CT/CTA and Nuclear Cardiac Studies.) Prior certification required for outpatient services.	Covered at 80% after deductible.

BENEFITS	
Hospital Services (Continued.)	
Certain Surgeries and Treatments <ul style="list-style-type: none"> • Reconstructive Surgery: blepharoplasty of upper eyelids, breast reduction, panniculectomy*, rhinoplasty*, septorhinoplasty* and surgical treatment of male gynecomastia. • Skin Disorder Treatments: Scar revisions, keloid scar treatment, treatment of hyperhidrosis, excision of lipomas, excision of seborrheic keratoses, excision of skin tags, treatment of vitiligo and port wine stain and hemangioma treatment. • Varicose Veins Treatments • Sleep Apnea Treatment Procedures 	<p>Covered at 80% after deductible.</p> <p>*Prior certification required for panniculectomy, rhinoplasty and septorhinoplasty.</p> <p>Bariatric surgery is not covered.</p> <p>In addition, age limitations may apply to certain surgeries and treatments.</p>
Medical Emergency and Urgent Care Services	
Emergency Room Services	Covered at 80% after deductible. Reasonable and customary limitations apply for emergency room services provided by a non-participating provider.
Ambulance Services	Covered at 80% after deductible. Reasonable and customary limitations apply for ambulance services provided by a non-participating provider.
Urgent Care Facility Services	Covered at 80% after deductible.
Behavioral Health Services - Prior certification by our Behavioral Health Department is required, except in emergencies, for inpatient services as noted below: Call 616 464-8500 or 800 673-8043.	
Inpatient Mental Health & Substance Use Disorder Services (Including residential treatment and partial hospitalization.) Prior certification required except in emergencies.	Covered at 80% after deductible.
Outpatient Mental Health Services Face-to-face, telephonic, or through secure electronic portal. (Including medication management visits.)	The first three visits (within 90 days of discharge) from a network hospital for mental health inpatient care are covered at 100% after deductible. Covered at 80% after deductible, for all other visits.
Outpatient Substance Use Disorder Services Face-to-face, telephonic, or through secure electronic portal. (Including medication management visits.)	Covered at 80% after deductible.
Family Planning and Reproductive Services	
Infertility Counseling & Treatment (Covered for diagnosis and treatment of underlying cause only.)	Covered at 80% after deductible.
Vasectomy Covered only when performed in physician's office or when in connection with other covered inpatient or outpatient surgery.	Covered at 80% after deductible.
Tubal Ligation/Tubal Obstructive Procedures (Included as part of the Women's Preventive Health Services benefits.)	<p>Covered at 100%, deductible waived when performed at outpatient facilities.</p> <p>If received during an inpatient stay, only the services related to the tubal ligation/tubal obstructive procedures are covered at 100%, deductible waived.</p>

BENEFITS	
Family Planning and Reproductive Services (Continued.)	
Birth Control Services Medical Plan (i.e. doctor's office) (Included as part of the Women's Preventive Health Services benefits.) Includes; diaphragms, implantables, injectables, and IUD (insertion and removal), etc.	Covered at 100%, deductible waived.
Elective Abortions	Not covered.
Rehabilitative Medicine Services – Not related to Autism Treatment	
Physical and Occupational Therapy	Covered at 80% after deductible up to a benefit maximum of 60 visits per benefit year.
Speech Therapy	Covered at 80% after deductible up to a benefit maximum of 60 visits per benefit year.
Cardiac Rehabilitation and Pulmonary Rehabilitation	Covered at 80% after deductible up to a benefit maximum of 60 visits per benefit year.
Chiropractic and Spinal Manipulation Services (Includes maintenance care.)	Covered at 80% after deductible up to a benefit maximum of 40 visits per benefit year.
Services Related to the Treatment of Autism Spectrum Disorder (Available for children and adolescents through the age of 18 only.)	
Physical, Occupational and Speech Therapy; Applied Behavior Analysis (ABA) for Autism Treatment. Prior certification required for ABA.	Covered at 80% after deductible.
Other Services	
Durable Medical Equipment Prior certification is required for charges over \$1,000.	Covered at 80% after deductible.
Prosthetic & Orthotic/Support Devices Prior certification is required for charges over \$1,000.	Covered at 80% after deductible.
Temporomandibular Joint Syndrome (TMJS) Treatment	Covered at 80% after deductible.
Orthognathic Treatment	Covered at 80% after deductible.
Non-Hospital Facility Services – Including skilled nursing care services received in a: <ul style="list-style-type: none"> • Skilled Nursing Care Facility • Subacute Facility • Inpatient Rehabilitation Facilities Treatment • Hospice Facilities (Combined maximum for all services.) Prior certification required.	80% coverage up to a maximum of 120 days per benefit year after deductible.
Home Health Services and Infusion Therapy (Including hospice services, excluding rehabilitative medicine.) Prior certification required.	Covered at 80% after deductible.
Radiation Therapy and Chemotherapy	Covered at 80% after deductible.
Hemodialysis	Covered at 80% after deductible.
Private Duty Nursing	Covered at 80% after deductible.

Pharmacy Benefits – Participating Pharmacies	
<p>Prescription Drugs - Managed Formulary Includes disposable needles and syringes for diabetics. Includes infertility and sexual dysfunction medications. Any medications provided in Priority Health’s Preventive Health Care Guidelines, including certain women’s prescribed contraceptive methods are covered at 100%, copayments waived. Brand-name contraceptives (except those without a generic equivalent) are subject to applicable deductible and copayments. Expenses for non-covered prescription drugs will not be applied towards your deductible or out of pocket maximum.</p>	<p>Covered prescription drugs apply to the plan deductible and out-of-pocket maximum. Copayments apply after satisfaction of the deductible.</p> <p><u>Retail Pharmacy (up to 31 days):</u> Generic Drugs: \$15 copayment Preferred Brand Name Drugs: \$50 copayment Non-Preferred Brand Name Drugs: \$80 copayment</p> <p><u>Mail Service Program (up to 90 days):</u> Generic Drugs: \$30 copayment Preferred Brand Name Drugs: \$100 copayment Non-Preferred Brand Name Drugs: \$160 copayment</p> <p>For information about the mail order program, visit their website at express-scripts.com.</p> <p>Certain drugs set forth in IRS Notice 2004-50 and Notice 2019-45 shall be covered prior to satisfying your deductible. Copayments waived.</p>
Hearing Benefits	
Hearing Care Services	Covered at 100% up to a maximum benefit of \$500 per ear, per 36 consecutive months per person. Limited to one hearing evaluation test, one audiometric examination and one basic hearing aid per ear. Deductible applies.
Coverage Information	
Waiting Period Requirement	First of the month following date of hire.
Full-Time Employee	30 hours worked per week.
Dependent Children	Covered up to the end of the year in which they turn age 26. Age 26 and older covered if mentally or physically incapacitated dependent.
Motor Vehicle Injuries	Coordinated with motor vehicle insurance.
Motorcycle Injuries	Coordinated with motorcycle vehicle insurance.
Travel Network Benefit	
<p>Submit Claims for the Travel Network to:</p> <p>Cigna PO Box 188061 Chattanooga, TN 37422-8061</p>	<p>When urgent and emergent medical care is needed while traveling outside the Priority Health service area, benefits will be covered when you use a Cigna PPO Provider. The directory is available on the Cigna website at Cigna.com, as part of the Find a Doctor, Dentist or Facility tool or by calling the Cigna Customer Service Department at 833 300-3628.</p>

In accordance with the terms and conditions of the PDSPD, you are entitled to covered services when these services are:

- A. Medically/clinically necessary; and
- B. Not excluded in the PDSPD.

If you seek services that require prior certification, without receiving prior approval from us, you will be responsible for the cost of those services. You will also be responsible for those services that are beyond those approved, beyond the benefit maximums or excluded from coverage.

If the hospital confinement extends beyond the number of certified days, the additional days will not be covered unless:

- The extension of days is medically/clinically necessary, and
- Prior certification for the extension is obtained before exceeding the number of prior certified days.

For emergency admissions, the Benefit Administrator should be notified by the end of the next business day following the admission or as soon as reasonably possible.