Account Name: Niagara County Community College
Account #: 21334
Sales Representative: Christyn Newlin

Benefit Summary

Plan Name:	Encompass A		
Benefits	**In-Network**	**Out-of-Network**	**Additional Information**
General Information			
Deductible	Not Applicable	$250 / $500	
Coinsurance	Applies Where Indicated	20%	
Out-of-Pocket Maximum	$6,350 / $12,700	$10,000 / $20,000	
Annual Maximum	Not Applicable	Not Applicable	
Preventive Services			
Bone mineral density measurements or tests Cholesterol test (lipid panel) Colonoscopy and Sigmoidoscopy Contraceptive Drugs, Devices and Counseling Immunizations Mammogram Pap smear Physical exam Prenatal and Post-partum Visits Prostate test (Prostate Specific Antigen "PSA") Well child visit Well Woman Visit	$0	Not Covered	All preventive services are covered in full with $0 member liability when performed by a participating provider. See independenthealth.com for additional information.
Physician and Other Services			
Primary Office Visit	$8 copay / visit	Deductible then 20% coinsurance	
Specialist Office Visit	$8 copay / visit	Deductible then 20% coinsurance	
Allergy Testing & Treatment	$8 copay/visit	Deductible then 20% coinsurance	
Outpatient Surgical Procedures (in physician's office)	$8 copay/visit	Deductible then 20% coinsurance	
Telemedicine Program	$10 copay/consultation	Not Covered	
Emergency & Urgent Care Services			
Emergency Room	$75 copay / visit	$75 copay / visit	Waived if admitted
Ambulance	$50 copay / trip	$50 copay / trip	Must be deemed medically necessary
Participating After Hours Care Centers	$25 copay / visit	Not Applicable	

Independent Health

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Benefit Summary

Plan Name:	Encompass A		
Benefits	**In-Network**	**Out-of-Network**	**Additional Information**
Hospital Services			
Inpatient Hospital	$0 copay/admission	Deductible then 20% coinsurance	Semi-private room, per admission
Inpatient Hospital: Physician/Surgeon Fees	$0 copay/visit	Deductible then 20% coinsurance	
Inpatient Hospice	$0 copay/admission	Deductible then 20% coinsurance	
Outpatient Surgical Procedures (Facility)	$8 copay/visit	Deductible then 20% coinsurance	
Outpatient Surgical Procedures (Facility): Physician/Surgeon Fees	$0 copay/visit	Deductible then 20% coinsurance	
Skilled Nursing Facility	$0 copay/admission	Deductible then 20% coinsurance	Semi-private room, per admission Up to 45 days per contract year
Diagnostic Testing Services			
Laboratory Testing	$0 copay/visit	Deductible then 20% coinsurance	
EKG	$8 copay/visit	Deductible then 20% coinsurance	
Routine Radiology	$0 copay / visit	Deductible then 20% coinsurance	
Advanced Radiology	$0 copay / visit	Deductible then 20% coinsurance	Radiology services, other than X-rays, including but not limited to MRI, MRA, CT Scans, myocardial perfusion imaging and PET Scans.
Maternity Services			
Physician Services: Prenatal and Postnatal Care	$0 copay/visit	Deductible then 20% coinsurance	No charge after the initial diagnosis
Inpatient Maternity	Delivery: $0 copay/admission Physician: $0 copay/procedure	Deductible then 20% coinsurance	Semi-private room, per admission
Mental Health & Substance Abuse			
Inpatient Mental Health	$0 copay/admission	Deductible then 20% coinsurance	Semi-private room, per admission
Outpatient Mental Health	$8 copay/visit	Deductible then 20% coinsurance	
Inpatient Substance Abuse - Rehab	$0 copay/admission	Deductible then 20% coinsurance	Semi-private room, per admission
Inpatient Substance Abuse - Detox	$0 copay/admission	Deductible then 20% coinsurance	Semi-private room, per admission
Outpatient Substance Abuse	$8 copay/visit	Deductible then 20% coinsurance	
Diabetic Supplies and Services			
Diabetic Equipment (e.g. Blood glucose monitor, etc.)	$8 copay	Deductible then 20% coinsurance	
Insulin and Other Oral Agents	$8 copay	Deductible then 20% coinsurance	Office visit copay or pharmacy rider copay, whichever is less
Diabetic Medical Supplies (Test Strips, Syringes, etc.)	$8 copay	Deductible then 20% coinsurance	

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Rehabilitation Services			
Chiropractic Services	$8 copay/visit	Deductible then 20% coinsurance	
Physical - Occupational - Speech Therapies	$15 copay/visit	Deductible then 20% coinsurance	Up to 20 visits per contract year
Cardiac Rehabilitation	$8 copay/visit	Deductible then 20% coinsurance	Up to 36 visits per event
Pulmonary Rehabilitation	$8 copay/visit	Deductible then 20% coinsurance	Up to 24 visits per contract year
Additional Services			
Durable Medical Equipment	50% coinsurance	Deductible then 50% coinsurance	
Prosthetics and Appliances	50% coinsurance	Deductible then 50% coinsurance	
Chemotherapy	$8 copay/visit	Deductible then 20% coinsurance	
Home Health Care	$8 copay/visit	Deductible then 20% coinsurance	Up to 40 visits per contract year
Prescription Drug Coverage			
Prescription Plan	$4/$15/$30	Not Covered	Must be filled at a participating Pharmacy. This plan utilizes Prescription Drug Formulary I.
Maintenance Medications	2.5 copays for a 3 month supply	Not Covered	Mail Order: Must be obtained from ProAct or Wegmans. Retail Pharmacy: Must be filled at a participating Pharmacy.
Medicare Part D Creditable Coverage Status	Creditable	Not Applicable	For those who are Medicare eligible, this plan meets the standard level of prescription drug coverage determined by Medicare, therefore this plan provides you with CREDITABLE COVERAGE
Vision Services			
Medical Eye Exam	$8 copay/visit	Deductible then 20% coinsurance	
Routine/ Refractive Exam	$10 copay / visit	Not Covered	Once every 12 months
Standard Plastic Lenses	Single: $50 Bifocal: $70	Not Covered	Contact EyeMed for additional options at 1-877-842-3348
Frames	40% discount	Not Covered	Discount is based on retail pricing
Conventional Contact Lenses	15% discount	Not Covered	Materials only
Laser Vision Correction	15% discount	Not Covered	Discount is based on standard pricing

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Benefits	**In-Network**	**Out-of-Network**	**Additional Information**
Dental Services			
Preventive and Routine	Not Covered	Not Covered	
Accidental Dental	Based on services rendered	Based on services rendered	Must be deemed medically necessary
Dependent Coverage			
Dependent Eligibility	26	26	Up to the end of the birthday month
Important Notes			
Out-of-Network: Member is responsible for the difference between Independent Health's allowed amount and the non-participating provider's billed amount. Pre-Existing Conditions: Not Applicable. Member Pre-Authorization/Pre-Certification: Certain services and benefits are subject to member pre-authorization/pre-certification. Member is responsible for contacting Independent Health for pre-authorization/pre-certification. This benefit summary is designed to highlight the benefits of the plan and DOES NOT detail all benefits, limitations, and exclusions. It is not a contract and may be subject to change. For more detailed information, consult your Contract, attached Riders (if any), or Certificate of Coverage. All indicated benefits assume the member has appropriate authorization to receive services. Certain benefits stated in this benefit summary are pending NYS approval.			