



**Alternative 5000 D  
HDHP - HSA Compatible  
Schedule of Health Insurance Benefits**

Medical Benefits	Network	Non-Network
<b>Calendar Year Deductible</b>		
<i>Employee</i>	\$5,000	\$7,500
<i>Family</i>	\$10,000	\$15,000
<b>Out-of-Pocket Maximum</b>		
<i>Employee</i>	\$5,000	\$10,000
<i>Family</i>	\$10,000	\$20,000
<b>Physician Office Visits and Telemedicine</b>		
<i>For Illness</i>	100%	80% UCR
<i>For Injury</i>	100%	100% UCR
<b>Prescription Drugs</b> ( <i>Follow Premium Managed Formulary</i> )	100%	
<b>Preventive Health Services</b>		
<i>As defined by the Affordable Care Act. See www.healthcare.gov for additional information.</i>	100%	50% UCR
<b>Maternity Care</b>	100%	80% UCR
<b>Inpatient Hospital Services</b>	100%	80% UCR
<b>Emergency Services</b>	100%	100% UCR
<b>Urgent Care</b>	100%	100% UCR
<b>Diagnostic Services</b> ( <i>Labs, X-rays</i> )	100%	80% UCR
<b>Outpatient Therapy Services</b>	100%	80% UCR
<b>Other Services</b> ( <i>Refer to Summary Plan Description</i> )	100%	80% UCR
<b>Ambulance</b>	100%	100% UCR
<b>Annual Plan Maximum</b>	UNLIMITED	UNLIMITED

**Deductible and Out-of-Pocket Maximum are Non-Integrated.** Therefore, Deductible and Out-of-Pocket amounts met for Network Providers **DO NOT** apply to Deductible and Out-of-Pocket amounts met for Non-Network Providers.

**Embedded Deductible.** Each family member only needs to meet his/her individual deductible prior to receiving any benefits.

**Appropriate Deductible must be satisfied before any benefit is paid except as noted.**

The Out-of-Pocket Maximum amount includes the Deductible and Coinsurance.

**Deductible is waived for Network Preventive Health Services.**

Pre-Approval is recommended for all Inpatient admissions.

*Not all benefit descriptions, exclusions and limitations are included in this document. Complete benefit descriptions and exclusions are contained in the AultCare Insurance Company Certificates of Coverage and Benefit Chart.*

**Contact AultCare**  
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This information is intended to provide a summary of products offered by AultCare.