Value HMO Plan - Examples of Services and Out-of-pocket Costs

These are partial lists of covered services. Refer to the Schedule of Benefits for details and a complete list of benefits. The Schedule of Benefits governs in any case in which the information in this document is different.

- Diagnostic procedures, including lab tests, MRIs and X-rays
- Treatments and procedures, including chemotherapy, surgical procedures, allergy treatments and dialysis
- Therapeutic procedures, such as occupational therapy, speech therapy, physical therapy and early intervention
- Cardiac rehabilitation
- All inpatient hospital services, including inpatient maternity
- Inpatient mental health, drug and alcohol rehabilitation, and detoxification
- Hospital outpatient department services and day surgery
- Home health care services
- Skilled nursing care
- Ambulance transport

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No Charge

- Preventive tests and services, including:
  - Adult annual visits
  - Well child visits
  - Annual gynecological visits
  - Routine pre-natal and post-partum visits
  - Cervical cancer screening, including Pap smears
  - Immunizations, including flu shots (for children and adults as appropriate)
  - Colorectal cancer screening, including colonoscopy, sigmoidoscopy and fecal occult blood test
  - Cholesterol screening (for adults only) and total cholesterol tests
  - Diabetes screenings
  - Blood pressure screening (adults, without known hypertension)
  - Breast cancer screening, including mammograms and counseling for genetic susceptibility
  - Blood glucose monitors, insulin pumps and infusion devices
  - Routine nursery charges
  - Fetal ultrasounds

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Subject to Deductible, then No Charge

- Exams for illness or injuries
- Routine eye exams
- Routine hearing exams
- Family planning consultations
- Consultations with specialists

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Subject to Copayment

- Outpatient behavioral health services
- Outpatient substance abuse services
- Pediatric preventive dental care
- ER Visits

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Please note: Services you receive during different kinds of visits and exams may be subject to the deductible.