

## CoverKids Copays

Office & Outpatient Services	Benefit Level 1	Benefit Level 2	Benefit Level 3
<p><b>Primary Care Visits</b></p> <ul style="list-style-type: none"> <li>Office visits with a family practice, general practice, internal medicine, OB/GYN, pediatrics, or walk-in clinics</li> <li>Includes nurse practitioners, physician assistants, and nurse midwives (licensed healthcare facility only) working under the supervision of a primary care provider</li> </ul>	\$15 Copay	\$5 Copay	No Copay
<p><b>Specialist Visit and Outpatient Surgery</b></p> <ul style="list-style-type: none"> <li>Office visits with any specialty provider.</li> <li>Outpatient surgery including invasive diagnostic services (like colonoscopies); Single copay per date of service</li> </ul>	\$20 Copay	\$5 Copay	No Copay
<p><b>Behavioral Health Services (Mental Health, Alcohol, and Drug Abuse)</b></p> <ul style="list-style-type: none"> <li>Office visits.</li> <li>Outpatient mental health and substance abuse; Single copay per date of service</li> </ul>	\$15 Copay	\$5 Copay	No Copay
<p><b>Chiropractors</b></p> <ul style="list-style-type: none"> <li>Only covered for children under age 19</li> </ul>	\$15 Copay	\$5 Copay	No Copay
<p><b>Rehabilitation and Therapy Services</b></p> <ul style="list-style-type: none"> <li>Includes Speech, Physical, and Occupational Therapy</li> <li>Limited to 52 visits per therapy type per Calendar Year</li> </ul>	\$15 Copay	\$5 Copay	No Copay

<b>Pharmacy Benefits Managed by Optum Rx</b>	<b>Benefit Level 1</b>	<b>Benefit Level 2</b>	<b>Benefit Level 3</b>
<b>30 and 90-Day Supply &amp; Specialty Pharmacy Drugs</b>	\$5 Generic \$20 Preferred Brand \$40 Non-Preferred Brand	\$1 Generic \$3 Preferred Brand \$5 Non-Preferred Brand	No Copay

<b>Non-Emergency Care</b>	<b>Benefit Level 1</b>	<b>Benefit Level 2</b>	<b>Benefit Level 3</b>
<b>Emergency Room Visits deemed as NOT a True Medical Emergency</b> <ul style="list-style-type: none"> <li>• Facility (Medical &amp; Behavioral)</li> <li>• Health (Mental Health, Alcohol, and Drug Abuse)</li> <li>• <b>MUST</b> be an In-Network Provider. CoverKids will <b>NOT</b> pay for Out-of-Network Providers</li> </ul>	\$50 Copay	\$10 Copay	No Copay

<b>Inpatient Stays</b>	<b>Benefit Level 1</b>	<b>Benefit Level 2</b>	<b>Benefit Level 3</b>
<b>Inpatient Facility (Medical and Behavioral Health like Mental Health, Alcohol, and Drug Abuse)</b> <ul style="list-style-type: none"> <li>• Copay waived if readmitted within 48 hours of initial visit for the same episode of illness or injury</li> <li>• Rehabilitation services</li> <li>• Mental Health, Alcohol and Drug Abuse Treatment</li> </ul>	\$100 Copay per admission	\$5 Copay per admission	No Copay

<b>Vision Services</b> (ONLY eligible for Children under age 19. When both Frames & Lenses are ordered at the same time, ONE Copay is charged.)	<b>Benefit Level 1</b>	<b>Benefit Level 2</b>	<b>Benefit Level 3</b>
<b>Prescription Eyeglass Lenses</b> <ul style="list-style-type: none"> <li>Including bifocal or trifocal lenses</li> <li>Limited to one per Plan Year</li> </ul>	\$15 Copay  \$85 Max Benefit	\$5 Copay  \$85 Max Benefit	No Copay
<b>Prescription Contact Lenses instead of Eyeglass Lenses</b> <ul style="list-style-type: none"> <li>Limited to one per Plan Year</li> </ul>	\$15 Copay  \$150 Max Benefit	\$5 Copay  \$150 Max Benefit	No Copay
<b>Frames</b> <ul style="list-style-type: none"> <li>Limited to every 2 Plan Years</li> </ul>	\$15 Copay  \$100 Max Benefit	\$5 Copay  \$100 Max Benefit	No Copay

<b>Dental Services</b> (ONLY Eligible for Children Under Age 19)	<b>Benefit Level 1</b>	<b>Benefit Level 2</b>	<b>Benefit Level 3</b>
<b>Dental Services</b> <ul style="list-style-type: none"> <li>No copay for routine preventive oral exams, X-rays, and fluoride application</li> </ul>	\$15 Copay	\$5 Copay	No Copay
<b>Orthodontic Services</b>	\$15 Copay	\$5 Copay	No Copay

<b>Services that do NOT need a Copay</b>	<b>Services that do NOT need a Copay (Continued)</b>
<b>Preventive Care</b> <ul style="list-style-type: none"> <li>Office Visits (routine health assessments, immunizations, and annual hearing &amp; vision Screening)</li> </ul>	<b>Vision Services (ONLY eligible for Children under age 19)</b> Annual Vision Exams including refractive exam and annual glaucoma testing (must go to an In-Network Provider)
<b>Office &amp; Outpatient Services</b> <ul style="list-style-type: none"> <li>Lab &amp; X-ray</li> </ul>	<b>Home Health</b> <ul style="list-style-type: none"> <li>Home Nursing Care is limited to 125 visits per Calendar Year.</li> </ul>
<b>Emergency Care</b> <ul style="list-style-type: none"> <li>Emergency Room visits deemed as an emergency</li> </ul>	<b>Hospice</b> <ul style="list-style-type: none"> <li>Copay is waived for all services if the member is under hospice care.</li> </ul>
<b>Services for Pregnant Women</b> <ul style="list-style-type: none"> <li>Pregnant Women do not have Copays</li> </ul>	<b>Ambulance</b> <ul style="list-style-type: none"> <li>Land &amp; Air</li> </ul>