

**Effective Dates:** Coverage Beginning On or After January 1, 2024

## Attachment A to Certificate of Coverage

The Plan's services and benefits, with their copayments, coinsurance, and some of the limitations, are listed below. **Services received in a primary, specialty, or urgent care office may be subject to a copay or coinsurance in addition to the office visit cost-sharing depending on the type of service received.** Please remember that this is only a brief listing. For further information, plan guidelines, and exclusions, please see the Certificate of Coverage.

**Please keep this Attachment A for your records.**

MEDICAL BENEFITS	COVERAGE
<b>CALENDAR YEAR DEDUCTIBLE:</b> Applies ONLY to those medical and pharmaceutical benefits with coinsurance coverage when the Member pays a set percentage of the cost and when "after deductible" is noted. Does not apply to benefits with a copayment.	\$8,000 per individual; \$16,000 per family
<b>CALENDAR YEAR OUT-OF-POCKET MAXIMUM:</b> The most a Member will pay per Calendar Year for qualified medical, mental, and substance use disorder services, prescription drugs, and specialty drugs. The maximum includes deductibles, copayments, and coinsurance paid by the Member for qualified services but does not include premiums, ancillary charges, or out-of-network charges over the maximum payment allowance. See the Certificate of Coverage for details.	\$8,000 per individual; \$16,000 per family
<b>PREVENTIVE CARE:</b>	100% Coverage
<ul style="list-style-type: none"> <li>Well Baby Care (Children under age 3)</li> <li>Routine Physicals (One per Calendar Year for ages 3+)</li> <li>Covered Immunizations</li> <li>OB/GYN Preventive Visit (One per Calendar Year)</li> <li>Preventive Prenatal Care</li> <li>Nutritionist Preventive Visits (Up to 3 per Calendar Year with a Registered Dietitian or Nutritionist)</li> <li>Other preventive items and services. See Certificate of Coverage for more information</li> </ul>	
<b>OTHER PRIMARY CARE SERVICES:</b>	
<ul style="list-style-type: none"> <li>Medical Physician Services</li> <li>Hearing Exams</li> <li>Illness and Injury</li> <li>X-Rays and Laboratory Procedures                             <ul style="list-style-type: none"> <li>Covered Genetic Testing</li> </ul> </li> </ul>	\$35 Copayment per visit 100% Coverage after Deductible
<b>SPECIALTY CARE:</b> (No PCP Referral Required)	
<ul style="list-style-type: none"> <li>Medical Physician Services</li> <li>OB/GYN Services</li> <li>Illness and Injury</li> <li>X-Rays and Laboratory Procedures                             <ul style="list-style-type: none"> <li>Covered Genetic Testing</li> </ul> </li> </ul>	\$50 Copayment per visit 100% Coverage after Deductible
<b>URGENT CARE CENTER SERVICES:</b>	
<ul style="list-style-type: none"> <li>Medical Physician Services</li> <li>Illness and Injury</li> </ul>	\$50 Copayment per visit
<b>TELADOC TELEHEALTH SERVICES:</b>	
<ul style="list-style-type: none"> <li>Primary/Urgent Care Consultations</li> <li>Behavioral Health Consultations</li> </ul>	\$55 per consultation \$50 per consultation
<b>VISION CARE:</b> (No PCP Referral Required)	
<ul style="list-style-type: none"> <li>One routine vision exam per Calendar Year</li> <li>Other eye care office visits</li> </ul>	\$50 Copayment per visit
<b>ALLERGY SERVICES:</b> (No PCP Referral Required)	
<ul style="list-style-type: none"> <li>Physician Services</li> <li>Testing and Treatment</li> </ul>	\$50 Copayment per visit 100% Coverage after Deductible
<b>CHRONIC CARE MAINTENANCE:</b> (Including but not limited to dialysis, radiation therapy, wound care, wound therapy)	100% Coverage after Deductible
<b>DIAGNOSTIC SERVICES:</b> (Including but not limited to X-Ray, CT Scan, MRI, PET/SPECT, ERCP)	100% Coverage after Deductible
<b>OUTPATIENT SERVICES:</b>	100% Coverage after Deductible
<ul style="list-style-type: none"> <li>Surgery and Other Outpatient Services</li> </ul>	
<b>HOSPITAL INPATIENT SERVICES:</b>	100% Coverage after Deductible
<ul style="list-style-type: none"> <li>Physician and Facility Services</li> </ul>	
<b>MATERNITY SERVICES:</b>	
<ul style="list-style-type: none"> <li>Physician Services (Prenatal, delivery, and postnatal care)</li> <li>Maternity Hospitalization</li> </ul>	\$50 Copayment per delivery 100% Coverage after Deductible
<b>Newborn care and other services covered <u>only</u> for enrolled child of employee or employee's spouse.</b>	
<b>Eligible child must be enrolled within 30 days of birth or adoption. No coverage for children of employee's dependent child.</b>	
<b>EMERGENCY ROOM SERVICES:</b>	\$500 Copayment per visit
<b>EMERGENCY AMBULANCE SERVICES:</b> (Must be Medically Necessary)	100% Coverage after Deductible
<b>DURABLE MEDICAL EQUIPMENT AND PROSTHETIC DEVICES:</b>	100% Coverage after Deductible
<b>SKILLED NURSING FACILITY SERVICES:</b> (100 days per Lifetime)	100% Coverage after Deductible
<b>MEDICAL NUTRITION SERVICES:</b> (Limited to 6 visits per Calendar Year with a Registered Dietitian or Nutritionist)	\$50 Copayment per visit
<b>DIABETES SELF-MANAGEMENT EDUCATION</b>	\$50 Copayment per visit
<b>DIABETIC SUPPLIES:</b> Insulin covered under prescription drug rider. For Diabetic Supplies call VIVA HEALTH.	100% Coverage after Deductible
<b>HOME HEALTH CARE SERVICES:</b>	100% Coverage after Deductible
<b>CHIROPRACTIC SERVICES:</b> (No PCP Referral Required; Covered up to 25 visits per Calendar Year)	\$50 Copayment per visit

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MEDICAL BENEFITS	COVERAGE
<b>REHABILITATION AND HABILITATION SERVICES:</b> Physical, Speech, and Occupational Therapy and Applied Behavior Analysis (Limited to 60 total inpatient days and 30 total outpatient visits per Calendar Year for medical diagnoses)	100% Coverage after Deductible
<b>TEMPOROMANDIBULAR JOINT DISORDER:</b>	\$50 Copayment per visit
<b>SLEEP DISORDERS:</b>	\$50 Copayment per visit
• Sleep Study	100% Coverage after Deductible
<b>TRANSPLANT SERVICES:</b>	100% Coverage after Deductible
<b>MENTAL HEALTH &amp; SUBSTANCE USE DISORDER SERVICES:</b>	100% Coverage after Deductible
• Inpatient Services	\$50 Copayment per visit
• Outpatient Services	

PHARMACEUTICAL BENEFITS	COVERAGE
<b>PHARMACY DEDUCTIBLE:</b> Applies to all Tier 5 drugs. When deductible applies, deductible must be satisfied before cost-sharing applies unless the overall Calendar Year Out-of-Pocket Maximum has been met.	Calendar year deductible applies to pharmacy benefits with a coinsurance. Does not apply to drugs with a copayment.

### COVERED PRESCRIPTION DRUGS<sup>1</sup>:

<ul style="list-style-type: none"> <li><b>Tier 1 (Preferred Generic Drugs)</b> <ul style="list-style-type: none"> <li>From a Participating Pharmacy</li> <li>Mail-order</li> <li>Participating Pharmacy</li> </ul> </li> </ul>	\$10 Copayment per 30-day supply \$24 Copayment per 90-day supply \$30 Copayment per 90-day supply
<ul style="list-style-type: none"> <li><b>Tier 2 (Non-Preferred Generic Drugs)</b> <ul style="list-style-type: none"> <li>From a Participating Pharmacy</li> <li>Mail-order</li> <li>Participating Pharmacy</li> </ul> </li> </ul>	\$30 Copayment per 30-day supply \$65 Copayment per 90-day supply \$90 Copayment per 90-day supply
<ul style="list-style-type: none"> <li><b>Tier 3 (Preferred Brand and Non-Preferred Generic Drugs)</b> <ul style="list-style-type: none"> <li>From a Participating Pharmacy</li> <li>Mail-order</li> <li>Participating Pharmacy</li> </ul> </li> </ul>	\$60 Copayment per 30-day supply \$150 Copayment per 90-day supply \$180 Copayment per 90-day supply
<ul style="list-style-type: none"> <li><b>Tier 4 (Non-Preferred Brand and Non-Preferred Generic Drugs)</b> <ul style="list-style-type: none"> <li>From a Participating Pharmacy</li> <li>Mail-order</li> <li>Participating Pharmacy</li> </ul> </li> </ul>	\$80 Copayment per 30-day supply \$200 Copayment per 90-day supply \$240 Copayment per 90-day supply
<ul style="list-style-type: none"> <li><b>Tier 5 (Biological Drugs, Biotechnical Drugs, and Specialty Pharmaceuticals<sup>2</sup> and Non-Preferred Drugs)</b></li> </ul>	100% Coverage after Deductible
<ul style="list-style-type: none"> <li><b>Oral Contraceptives</b></li> </ul>	\$0 Copayment for generic and select brand drugs; Applicable Copayment for other brand drugs
<ul style="list-style-type: none"> <li><b>Diabetic Testing Supplies [OneTouch and Freestyle (excluding Libre) glucose meters, OneTouch and Freestyle glucose test strips, and any brand of lancets/lancet devices]</b></li> </ul>	100% Coverage (deductible does not apply)

<sup>1</sup>Some medications may require prior authorization from VIVA HEALTH. For further information, please contact Customer Service at the phone number listed below.

<sup>2</sup>May be administered in the home, physician's office or on an outpatient basis. When these medications are received from Express Scripts, they must be ordered by calling 1-800-803-2523. For a list of medications in this category, please refer to [www.vivahealth.com/Group/plans/MN8K](http://www.vivahealth.com/Group/plans/MN8K).

**When generic is available, Member pays difference between generic and brand price ("ancillary charge"), plus Copayment. Ancillary charges do not count toward the out-of-pocket maximum. Check with your participating pharmacy to learn if it is eligible to offer a 90-day supply at retail.**

VIVA HEALTH Customer Service: (205) 558-7474 or 1-800-294-7780 | Visit our Website at [www.vivahealth.com](http://www.vivahealth.com)

<b>Pre-Existing Condition Policy:</b>	No pre-existing condition exclusions or waiting period.
<b>Eligible Dependent:</b>	Eligible Employee's lawful spouse and children of Eligible Employee under age 26 or disabled dependents who meet eligibility criteria. Dependents with a last name different from employee's must be verified as eligible through submission of a marriage or birth certificate with the enrollment application.
<b>Nondiscrimination Notice:</b>	VIVA HEALTH complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
<b>Language Assistance Services:</b>	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-294-7780 (TTY: 711). 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-294-7780 (TTY: 711)。