FEDERAL PARITY COMPLIANT

PLAN OF BENEFITS

BASIC PLAN

| | Network Provider | Out-of-Network Provider | | |
|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|--|--|
| EAP | 5-Sessions | N/A | | |
| Sessions 1-5 | \$0.00 Co-Payment | N/A | | |
| Mental Health and Substance Abuse | | | | |
| Emergency Room | \$250 co-pay (co-pay waived if admitted) | \$250 (co-pay waived if admitted) | | |
| Inpatient | \$250 co-pay per ADM + \$1,500 deductible + 20% co-pay | \$250 ADM + \$3,000 deductible + 50% copay of UCR | | |
| Structured Outpatient/Partial Day Treatment AKA Skilled Nursing (90 days per confinement) | Deductible applies, then 20% co-pay | Deductible + \$250 co-pay, then 50% co- pay of UCR \$500 co-pay (skilled nursing) then 50% copay of UCR | | |
| Outpatient | \$35 co-pay (no deductible applies) | Deductible, then 50% co-pay of UCR | | |
| | | | | |
| Lifetime Maximum | UNLIMITED | | | |
| Annual Deductible – combined with Medical-Renews Oct 1 st . | Individual \$1,500 Family \$4,500 | Individual \$3,000 Family \$9,000 | | |
| Co-Insurance Out-of-Pocket Maximum – combined with Medical (does not apply to deductible) *Calendar year Out of Pocket | Individual \$6,600 Family \$13,200 | Individual \$10,000 Family \$30,000 | | |

^{*}Calendar year Out of Pocket Maximum

- Concurrent review required for inpatient admission.
- · Required pre-authorization subject to medical necessity.
- Emergency hospitalization must notify Holman within 48 hours of admission.
- Inpatient Out-of-Network emergencies are paid at the same level as In-Network.

User name: holmangroup Password: ICS2530 (Case Sensitive)



TO ARRANGE A CONFIDENTIAL APPOINTMENT CALL: 800-321-2843 or visit www.holmangroup.com

An EAP counselor is available 24 hours a day, 7 days a week for emergency and urgent assistance. To schedule an appointment, receive a community referral, or for inquiries our office is open **7:30 am to 6:30 pm** PST.

^{**}The Out of Pocket maximum includes any co-insurance or coverage that have a % next to them. Covered expenses applied to in-network oop max do not apply to your out of network oop max and vice-versa.

COB Plan

| | Network Provider | Out-of-Network Provider | | |
|-------------------------------------------------------------------------------------------|---------------------------------------|--------------------------------|--|--|
| EAP | 5-Sessions | N/A | | |
| Sessions 1-5 | \$0.00 Co-Payment | N/A | | |
| Mental Health and Substance Abuse | | | | |
| Inpatient | 30% co-pay | 30% co-pay of UCR | | |
| Structured Outpatient/Partial Day Treatment AKA Skilled Nursing (90 days per confinement) | 30% co-pay | 30% co-pay of UCR | | |
| Outpatient | 30% co-pay (No deductible applies) | 30% co-pay of UCR | | |
| Emergency Room | 30% co-pay (deductible waived) | 30% co-pay (deductible waived) | | |
| | | | | |
| Lifetime Maximum | UNLIMITED | | | |
| Annual Deductible | N/A | N/A | | |
| Co-Insurance Out-of-Pocket Maximum | N/A | N/A | | |

- Concurrent review required for inpatient admission.
- Required pre-authorization subject to medical necessity.
- Emergency hospitalization must notify Holman within 48 hours of admission.
- Inpatient Out-of-Network emergencies are paid at the same level as In-Network.

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| BRONZE PLAN - PPO | | | | | |
|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------|--|--|--|
| | Network Provider | Out-of-Network Provider | | | |
| Mental Health and Substance Abuse | | | | | |
| Inpatient | 30% co-pay | 50% co-pay | | | |
| Structured Outpatient/Partial Day Treatment - AKA Skilled Nursing Limited to 90 days | 30% co-pay | 50% co-pay | | | |
| Outpatient | 30% co-pay | 50% co-pay | | | |
| Emergency Room | \$100 co-pay per incident, then 30% co-pay (deductible does not apply) | \$100 co-pay per incident, then 30% co-pay (deductible does not apply) | | | |
| | | NU MUTED | | | |
| Lifetime Maximum | UNLIMITED | | | | |
| Annual Deductible | \$5,000 – Individual \$10,000 – Family | \$15,000 – Individual \$30,000 - Family | | | |
| Out-of-Pocket Maximum | \$6,350 – Individual \$12,700 – Family | \$25,000 – Individual \$50,000 - Family | | | |

- Concurrent review required for inpatient admission.
- Required pre-authorization subject to medical necessity.
- Emergency hospitalization must notify Holman within 48 hours of admission.
- · Covered expenses applied to in-network oop max do not apply to out of network oop max and vice versa.



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Comprehensive Plan

Network Provider

Out-of-Network Provider

| EAP | 5-Sessions | N/A | | |
|-------------------------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------------------------|--|--|
| Sessions 1-5 | \$0.00 Co-Payment | N/A | | |
| Mental Health and Substance Abuse | | | | |
| Emergency Room | \$250 co-pay (co-pay waived if admitted) | \$250 (co-pay waived if admitted) | | |
| Inpatient | \$250 ADM + \$650 deductible + 20% | \$250 ADM + \$1,500 deductible + 50% co-pay of UCR | | |
| Structured Outpatient/Partial Day Treatment AKA Skilled Nursing (90 days per confinement) | 20% co-pay Deductible (skilled nursing) + 20% co-pay | 50% co-pay of UCR \$500 co-pay (skilled nursing), then 50% co-pay of UCR | | |
| Outpatient | \$10 co-pay (no deductible applies) | Deductible, then 50% co-pay of UCR | | |
| | | | | |
| Lifetime Maximum | UNLIMITED | | | |
| Annual Deductible – combined with Medical Renews October 1 st . | Individual \$650 Family \$1,950 | Individual \$1,500 Family \$4,500 | | |
| Co-Insurance Out-of-Pocket Maximum – combined with Medical (does not apply to deductible) | Individual \$3,000 Family \$9,000 | Individual \$9,000 Family \$27,000 | | |

^{*}Calendar year Out of Pocket Maximum

- Concurrent review required for inpatient admission.
- Required pre-authorization subject to medical necessity.
- Emergency hospitalization must notify Holman within 48 hours of admission.
- Inpatient Out-of-Network emergencies are paid at the same level as In-Network.

SIMNSA

| | Network Provider | Out-of-Network Provider |
|-----|------------------|-------------------------|
| EAP | 5-Sessions | N/A |

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