

PLAN NAME	HDHP 5000
Health Benefits Network Information	In-network and out-of-network benefits are the same for medical services, unless otherwise noted. Out-of-network claims are processed at a percentage above the provider's Medicare Rate: Physician 130%, Facility/Hospital 160%, Anesthesia 250%, Outpatient Laboratory 100%, Emergency 200%, Air Ambulance 120%. This Plan has other limitations, please review your Summary Plan Description.
100% Benefits*	*100% Benefits Available, after deductible is met: KPPFree™ Premier Drug Tier LabCard/Quest & Direct Lab Agreements
Individual Deductible	\$5,000
Individual Out-of-Pocket Maximum Includes deductibles and copays.	\$5,000
Family Deductible Individual family member is embedded.	\$10,000 Embedded deductible for a family member is \$5,000.
Family Out-of-Pocket Maximum Includes deductibles and copays. Individual family member is embedded.	\$10,000
Coinsurance Percentage Unless another percentage is stated.	After deductible, the Plan pays 100% of covered charges.
Office Visit Copay Physician Office Visit, Urgent Care Visit, Specialist Visit. Employees enrolled in Kempton Direct Access Providers will have no co-pay for services provided under the monthly fee.	After deductible, the Plan pays 100% of covered charges.
Emergency Room Benefit Additional copay may be waived if accident or life threatening.	After deductible, the Plan pays 100% of covered charges.
Surgical Procedure Benefit Covered at 100% when KPPFree™ is used.*	After deductible, the Plan pays 100% of covered charges.
Pre-Certification Requirement	Pre-certification of all inpatient confinements, out-patient surgeries, and sleep studies is required. This is the patient's responsibility.
Laboratory Benefit Covered at 100% if direct contracted provider listed above is used.*	After deductible, the Plan pays 100% of covered charges.
Diagnostic Imaging Covered at 100% if KPPFree™ is used.*	After deductible, the Plan pays 100% of covered charges.
Prescription Benefits - PBM Southern Scripts Walgreens & Costco are non-covered.	For pharmacy, the use of a Southern Scripts network pharmacy is mandatory. Out-of-network pharmacy is non-covered. Walgreens and Costco are non-covered. Save money on your prescriptions with Scripta! Access your personalized savings report by logging in to the Member Portal at AdvantageHealthPlans.com. If you select a brand name drug when a generic drug is available, you pay the copay PLUS the difference in cost between the generic and the brand name drug.
Prescription Copay	\$0, after deductible is met.
Maintenance Medications A 102-day supply of covered drugs that appear on the Maintenance Drug list is available at your local pharmacy or through mail order.	\$0, after deductible is met.
Therapeutic Alternative Limitation There are specific Name Brand prescriptions that have a therapeutic alternative. If you choose one of these drugs, the copay will be 50% of the drug cost. Refer to the Therapeutic Alternative Drug list at AdvantageHealthPlans.com.	\$0, after deductible is met.
Premier Drug Tier <i>Over-the-Counter</i> - Receive a 102-day supply when your physician prescribes an OTC drug in lieu of a prescription drug. <i>Prescription Medications</i> - Receive specific prescriptions medications at an enhanced benefit. The list of medications and instructions are available at AdvantageHealthPlans.com.	\$0, after deductible is met.
Specialty Medications Use of Southern Scripts Specialty Pharmacy is mandatory.	\$0, after deductible is met.

There is no implied warranty as to the quality of care that may be rendered by any provider. Under IRS guidelines, except ACA mandated Preventive Services, participants enrolled in a Qualified High Deductible Health Plan must meet their deductible before receiving a 100% benefit.