

JRT Mechanical – Group 020509
Buy-Up Plans: 020509AA (Regence States) and 020509AB (Non-Regence States)

Grandfather Status: Non-Grandfathered

Revised 3/3/2022 (Renewal Benefit Changes Effective 4/1/2022)

Medical Benefits	Preferred P Suffix	Participating N Suffix	Out of Network M Suffix	COMMENTS
PPO Network	HMA Preferred PHCS	HMA Preferred	Not Applicable	<p style="text-align: center;">Note: Unless otherwise stated, all out of network benefits are based on Medicare Reference Based Pricing</p> PHCS is a primary network. Type of Plan: PPO
Pre-authorization Penalty	See Comments	See Comments	See Comments	All inpatient admissions (excluding obstetrical) and outpatient surgeries must be pre-authorized through HMA's UR at least 5 days prior to an elective admission or surgery. Failure to preauthorize inpatient admissions or outpatient surgeries will result in a \$300 penalty (applied to the facility charges). Emergency hospitalizations are recommended to be certified within 48 hours of admission, but failure to do so will not result in a penalty.
Out of Network Pricing	Not Applicable	Not Applicable	Plus	Professional claims are priced at 150% of Medicare. Facility claims are priced at 175% of Medicare. Emergency claims are priced at 250% of Medicare.
Deductible	\$1,000 – Individual \$2,000 – Family	\$1,000 – Individual \$2,000 – Family	\$2,000 – Individual \$4,000 – Family	PPO and PAR are combined, and accumulate as a single amount. Out of network is tracked separately. Prior to 4/1/2022, PPO/PAR was \$2,000/\$4,000 and OON was \$4,000/\$8,000.
Deductible Carry-over	Not Applicable	Not Applicable	Not Applicable	
Common Accident Provision	Not Applicable	Not Applicable	Not Applicable	
Dependent Eligibility	See Comments	See Comments	See Comments	To age 26, whether or not a full-time student, whether or not claimed as a dependent on the employee's federal income taxes, and whether or not dependent upon the employee for support.

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Out-of-Pocket Maximum	\$2,000 – Individual \$4,000 – Family	\$2,000 – Individual \$4,000 – Family	\$4,000 – Individual \$8,000 – Family	<p>Note: Unless otherwise stated, all out of network benefits are based on Medicare Reference Based Pricing</p> <p>Includes: Deductible, copays, and coinsurance, unless stated below.</p> <p>Excludes: Penalties and ineligible charges.</p> <p>PPO and PAR are combined, and accumulate as a single amount. Out of network is tracked separately.</p> <p>The medical out of pocket maximum is integrated with pharmacy and vision. It is not integrated with any other benefits.</p> <p>Prior to 4/1/2022, PPO/PAR was \$4,000/\$8,000. OON was \$8,000/\$16,000.</p>
Coordination of Benefits	Standard	Standard	Standard	
Short Term Disability	Not Applicable	Not Applicable	Not Applicable	
Medical Bill Audit Incentive	Not Applicable	Not Applicable	Not Applicable	
ABA Therapy	\$10 copay, Paid at 100%, deductible waived	\$10 copay, Paid at 100%, deductible waived	\$10 copay, Paid at 100%, deductible waived	Out of network is subject to the PPO/PAR out of pocket maximum.
Abortion (Voluntary)	See Comments	See Comments	See Comments	Not covered, unless the life of the mother is endangered by the continued pregnancy, or the pregnancy is the result of rape or incest.
Acupuncture	See Alternative Medicine Benefit	See Alternative Medicine Benefit	See Alternative Medicine Benefit	
Air Ambulance	Paid at 80%	Paid at 80%	Paid at 80%	Out of network is subject to the PPO/PAR deductible and out of pocket maximum.
Allergy Injections	Paid at 80%	Paid at 80%	Paid at 50%	
Allergy Testing	Paid at 80%	Paid at 80%	Paid at 50%	
Alternative Medicine	\$20 copay, Paid at 100%, deductible waived	\$20 copay, Paid at 100%, deductible waived	Paid at 50%	<p>Limited to a 20 visit calendar year maximum.</p> <p>Includes: Acupuncture, Chiropractic, and Massage Therapy.</p>

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Ambulance	Paid at 80%	Paid at 80%	Paid at 80%	Out of network is subject to the PPO/PAR deductible and out of pocket maximum.
Ambulatory Surgical Centers	Paid at 80%	Paid at 80%	Paid at 50%	
Anesthesia	Paid at 80%	Paid at 80%	Paid at 50%	Out of network anesthesiologists are paid at the PPO level if the surgeon and facility are PPO.
Assistant Surgeon	Paid at 80%	Paid at 80%	Paid at 50%	Out of network assistant surgeons are paid at the PPO level if the surgeon and facility are PPO.
Attention Deficit Disorder	See Outpatient Mental/Nervous	See Outpatient Mental/Nervous	See Outpatient Mental/Nervous	
Biofeedback	Not Covered	Not Covered	Not Covered	
Breast Pumps	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Limited to one every 36 months.
Cabulance	Paid at 80%	Paid at 80%	Paid at 80%	Preauthorization is required. Out of network is subject to the PPO/PAR deductible and out of pocket maximum.
Chemical Dependency Family Counseling	See Chemical Dependency Benefit	See Chemical Dependency Benefit	See Chemical Dependency Benefit	
Chemical Dependency – Inpatient	Paid at 80%	Paid at 80%	Paid at 50%	Preauthorization is required. Residential treatment is covered.
Chemical Dependency – Outpatient	\$10 copay, Paid at 100%, deductible waived	\$10 copay, Paid at 100%, deductible waived	Paid at 50%	Preauthorization is required for partial hospitalization. Preauthorization is required for intensive outpatient.
Chemotherapy	Paid at 80%	Paid at 80%	Paid at 50%	Preauthorization is required.
Chiropractic	See Alternative Medicine Benefit	See Alternative Medicine Benefit	See Alternative Medicine Benefit	
Cologuard – Medical	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Out of network services are allowed at billed charges (RBP will not apply).
Cologuard – Preventive	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Out of network services are allowed at billed charges (RBP will not apply).

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Contraceptive Services	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	Includes: Consultations, implants, injectables, IUDs, oral contraceptives, emergency contraceptives, transdermal contraceptives, diaphragms, insertion of implants and devices, and removal of implants and devices. Excludes: Nothing specifically listed.
COVID-19 Testing	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Out of network services are allowed at billed charges (RBP will not apply). Asymptomatic testing (e.g. return to work, back to school, travel reasons) is covered. At-home tests are only covered under the PBM. Benefits are not payable under Medical for at-home tests.
COVID-19 Vaccine	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Out of network services are allowed at billed charges (RBP will not apply).
CT Scans	Paid at 80%	Paid at 80%	Paid at 50%	
Dental Accident	Paid the same as any other condition	Paid the same as any other condition	Paid the same as any other condition	Eligible under medical if a direct result of an accidental injury to natural teeth.
Diabetic Education	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	Limited to a 3 visit calendar year maximum.
Diabetic Equipment, Supplies, and Self- Management Training	Paid at 80%	Paid at 80%	Paid at 50%	
Diagnostic Testing	Paid at 80%, deductible waived	Paid at 80%, deductible waived	Paid at 50%	
Dietary Education	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	Limited to a 3 visit calendar year maximum.
Doctor's Inpatient Hospital Visit	Paid at 80%	Paid at 80%	Paid at 50%	
Doctor's Office Miscellaneous	Paid at 80%	Paid at 80%	Paid at 50%	
Doctor's Office Prescriptions	Paid at 80%	Paid at 80%	Paid at 50%	
Doctor's Office Supply	Paid at 80%	Paid at 80%	Paid at 50%	

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Doctor's Office Surgery	Paid at 80%	Paid at 80%	Paid at 50%	
Doctor's Office Visit – PCP	\$10 copay, Paid at 100%, deductible waived	\$10 copay, Paid at 100%, deductible waived	Paid at 50%	PCPs include: General Practice, OB/GYN, Internal Medicine, Pediatrics, Family Practice, Naturopathy, Nurse Practitioner, Nurse Midwife, Doctor of Osteopathic Medicine, and Physician's Assistants.
Doctor's Office Visit – Specialist	\$20 copay, Paid at 100%, deductible waived	\$20 copay, Paid at 100%, deductible waived	Paid at 50%	
Donor Benefit	Paid at 80%	Paid at 80%	Not Covered	For bone marrow typing and searching, see Transplant benefit.
DOT Exams	Not Covered	Not Covered	Not Covered	
Durable Medical Equipment	Paid at 80%	Paid at 80%	Paid at 50%	Preauthorization is required for DME that exceeds \$2,000.
Eating Disorders (Bulimia, Anorexia Nervosa)	See Mental/Nervous Benefit	See Mental/Nervous Benefit	See Mental/Nervous Benefit	
Emergency Room	\$250 copay, Paid at 100%, deductible waived	\$250 copay, Paid at 100%, deductible waived	\$250 copay, Paid at 100%, deductible waived	Copay waived if admitted. Out of network is subject to the PPO/PAR out of pocket maximum.
Fertility Preservation	Paid at 80%	Paid at 80%	Paid at 50%	Limited to a \$10,000 lifetime maximum. Covered only if deemed necessary due to chemotherapy or other medically necessary treatment.
Flu Shots	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	
Gender Reassignment	Not Covered	Not Covered	Not Covered	
Gene Therapy	Paid at 80%	Paid at 80%	Not Covered	Preauthorization is required.
Gene Therapy Expenses (Travel, Meals, Lodging)	Not Covered	Not Covered	Not Covered	
Genetic Testing	Paid at 80%, deductible waived	Paid at 80%, deductible waived	Paid at 50%	Preauthorization is required.
Gynecological/ Pap Smear Office Visit	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	
Hearing Aids	Paid at 80%	Paid at 80%	Paid at 50%	Limited to one pair every 36 months.

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Hearing Exams	\$20 copay, Paid at 100%, deductible waived	\$20 copay, Paid at 100%, deductible waived	Paid at 50%	
Home Health Care Nursing Visits and Miscellaneous Services	Paid at 80%	Paid at 80%	Paid at 50%	Limited to a 60 visit calendar year maximum. Preauthorization is required.
Hospice Bereavement	Paid at 80%	Paid at 80%	Paid at 50%	
Hospice Care	Paid at 80%	Paid at 80%	Paid at 50%	Preauthorization is required.
Hospital Outpatient Miscellaneous	Paid at 80%	Paid at 80%	Paid at 50%	
Hospital Room and Board	Paid at 80%	Paid at 80%	Paid at 50%	
Hospital Take Home Prescriptions	Paid at 80%	Paid at 80%	Paid at 50%	
ICU	Paid at 80%	Paid at 80%	Paid at 50%	
Immunizations	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	Travel immunizations are not covered.
Infertility	Not Covered	Not Covered	Not Covered	
Infusion Therapy	Paid at 80%	Paid at 80%	Paid at 50%	Preauthorization is required.
Injections	Paid at 80%	Paid at 80%	Paid at 50%	Preauthorization is required for specialty pharmacy drugs.
Inpatient Miscellaneous	Paid at 80%	Paid at 80%	Paid at 50%	
Kidney Dialysis	Paid at 80%	Paid at 80%	Paid at 50%	Preauthorization is required. Not eligible for balance billing support. Prior to 4/1/2022, out of network benefits varied. The first 42 treatments were paid at 50%. Subsequent treatments were paid at 150% of Medicare
Laboratory	Paid at 80%, deductible waived	Paid at 80%, deductible waived	Paid at 50%	

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Massage Therapy	See Alternative Medicine Benefit	See Alternative Medicine Benefit	See Alternative Medicine Benefit	
Maternity for Dependent Children	Paid the same as any other condition	Paid the same as any other condition	Paid the same as any other condition	
Mental/Nervous – Inpatient	Paid at 80%	Paid at 80%	Paid at 50%	Preauthorization is required. Residential treatment is covered.
Mental/Nervous – Outpatient	\$10 copay, Paid at 100%, deductible waived	\$10 copay, Paid at 100%, deductible waived	Paid at 50%	Preauthorization is required for partial hospitalization. Preauthorization is required for intensive outpatient.
MRI	Paid at 80%	Paid at 80%	Paid at 50%	
Naturopathic Services	Paid the same as any other condition	Paid the same as any other condition	Paid the same as any other condition	
Neurodevelopmental Therapy	See Outpatient Rehabilitation Benefit	See Outpatient Rehabilitation Benefit	See Outpatient Rehabilitation Benefit	No age limit.
Newborn Hospital Room & Board	Paid at 80%	Paid at 80%	Paid at 50%	
Obesity	See Comments	See Comments	See Comments	Surgical treatment is not covered. Non-surgical treatment (office visits and laboratory) is covered under the applicable benefit.
Orthotics	Paid at 80%	Paid at 80%	Paid at 50%	
Pap Smear Lab Test	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	
PET Scans	Paid at 80%	Paid at 80%	Paid at 50%	
Preadmission Testing	Paid at 80%	Paid at 80%	Paid at 50%	
Preventive Mammograms	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	
Preventive/Wellness Services All Ages	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	
Private Duty Nursing	Paid at 80%	Paid at 80%	Paid at 50%	Limited to a 60 hour calendar year maximum.

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Prosthetics	Paid at 80%	Paid at 80%	Paid at 50%	Preauthorization is required for prosthetics that exceed \$2,000.
Radiation Therapy	Paid at 80%	Paid at 80%	Paid at 50%	Preauthorization is required.
Rehabilitation – Inpatient	Paid at 80%	Paid at 80%	Paid at 50%	Limited to a 30 day calendar year maximum. Preauthorization is required.
Rehabilitation – Outpatient	\$20 copay, Paid at 100%, deductible waived	\$20 copay, Paid at 100%, deductible waived	Paid at 50%	Limited to a 30 visit calendar year maximum. Swim therapy is covered.
Rehabilitation – Outpatient Autism	\$20 copay, Paid at 100%, deductible waived	\$20 copay, Paid at 100%, deductible waived	Paid at 50%	Limited to a 30 visit calendar year maximum.
Second Surgical Opinion	\$20 copay, Paid at 100%, deductible waived	\$20 copay, Paid at 100%, deductible waived	Paid at 50%	
Skilled Nursing Facility	Paid at 80%	Paid at 80%	Paid at 50%	Limited to a 60 day calendar year maximum. Preauthorization is required.
Smoking Cessation	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	Limited to an 8 visit calendar year maximum.
Sports/School Physicals	Not Covered	Not Covered	Not Covered	
Sterilization (Elective) – Females	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	Employee and spouse only. Reversal is not covered.
Sterilization (Elective) – Males	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 50%	Employee and spouse only. Reversal is not covered.
Supplemental Accident	Not Applicable	Not Applicable	Not Applicable	
Supplies (Outpatient Misc. Medical)	Paid at 80%	Paid at 80%	Paid at 50%	
Surgeon’s Fee – Inpatient	Paid at 80%	Paid at 80%	Paid at 50%	
Surgeon’s Fee – Outpatient	Paid at 80%	Paid at 80%	Paid at 50%	

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Telehealth	Not Applicable	Not Applicable	Not Applicable	Prior to 4/1/2022: Services must be provided by MDLive to be eligible for coverage. Medical services are covered. Behavioral health services are covered. Telederm services are not covered. Covered services are subject to a \$0 copay. The deductible is waived.
Telemedicine	Paid the same as any other condition	Paid the same as any other condition	Paid the same as any other condition	Prior to 4/1/2022, PPO/PAR paid at \$10 copay 100% deductible waived. OON paid at 50%.
TMJ	Paid at 80%	Paid at 80%	Paid at 50%	
Transplant	Paid at 80%	Paid at 80%	Not Covered	Preauthorization is required.
Transplant Expenses (Travel, Meals, Lodging)	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Limited to a \$10,000 lifetime maximum. Limited to a \$200 maximum per day.
Transplant – Private Duty Nursing	See Private Duty Nursing Benefit	See Private Duty Nursing Benefit	See Private Duty Nursing Benefit	
Travel/Transportation	Not Covered	Not Covered	Not Covered	
Urgent Care Facility	\$20 copay, Paid at 100%, deductible waived	\$20 copay, Paid at 100%, deductible waived	\$20 copay, Paid at 100%, deductible waived	Out of network is subject to the PPO/PAR out of pocket maximum.
Wigs	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Limited to a \$500 lifetime maximum, following chemotherapy or radiation therapy.
X-rays	Paid at 80%, deductible waived	Paid at 80%, deductible waived	Paid at 50%	

VISION		Benefits Administered by VSP
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DENTAL		Benefits Administered by Principal
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