



## Scantic Valley Regional Health Trust - Exclusive (FH-no Deductible)

### HMO Benefit Chart

July 1, 2025

This chart provides a summary of key services offered by your Plan. Your Summary Plan Description (SPD) has a full description of your Plan's benefits and provisions. If any terms in this summary differ from those in your SPD, the terms of the SPD apply.

**Note about Prior Approval:**

Some services may require Prior Approval. These services are marked with † in the chart. If you do not obtain Prior Approval, benefits may be denied.

	<b>In-Plan HNE Providers</b>
<b>In-Plan Out-of-Pocket Maximum:</b> The most you pay for Cost Sharing on Essential Health Benefits during a Calendar Year before your Plan begins to pay 100% of the Allowed Amount.	<b>Medical:</b> \$2,000 per Individual / \$4,000 per Family
	<b>Pharmacy:</b> \$3,000 per Individual / \$6,000 per Family

Benefit	Your Cost In-Plan HNE Providers
<b>Inpatient Care</b>	
Acute Hospital Care	\$500 Copay per admission
Skilled Nursing Facility and Inpatient Rehabilitation † (Limited to 100 days per Calendar Year )	\$0
<b>Preventive Care</b>	
Adult Routine Exams (Members age 18 and older)	\$0
Well Child Care	\$0
Child and Adult Routine Immunizations	\$0
Routine Prenatal & Postpartum Care	\$0
Routine Eye Exams (Limited to 1 per Calendar Year)	\$0
Annual Gynecological Exams	\$0
Routine Mammograms	\$0
Screening Colonoscopy or Sigmoidoscopy (Limited to 1 every 5 Years)	\$0
Nutritional Counseling (Limited to 4 visits per Calendar Year)	\$0
<b>Outpatient Care</b>	
Primary Care Office Visit (Non-Routine)	\$20 Copay per visit
Specialist Care Office Visit	\$35 Copay per visit

<b>Benefit</b>	<b>Your Cost In-Plan HNE Providers</b>
Second Opinions	\$35 Copay per visit
Teladoc Urgent Medical: Telephone and video consultations with internists, family practitioners, and pediatricians for non-emergency medical conditions through Teladoc®. Teladoc is a network of providers contracted to provide virtual Urgent Care services. Teladoc is not intended to replace your PCP.	\$20 Copay per visit
Hearing Tests	\$20 Copay per visit
Diabetic-Related Items:	
<ul style="list-style-type: none"> <li>• Outpatient Services (Some services require Prior Approval.)</li> </ul>	\$35 Copay per visit
<ul style="list-style-type: none"> <li>• Lab Services</li> </ul>	\$0
<ul style="list-style-type: none"> <li>• Radiological Services</li> </ul>	\$0
<ul style="list-style-type: none"> <li>• Durable Medical Equipment (some DME items require Prior Approval)</li> </ul>	20% Coinsurance
Individual Diabetic Education	\$35 Copay per visit
Group Diabetic Education	\$20 Copay per session
Emergency Room Care (Copay waived if admitted directly from the ER.)	\$100 Copay per visit
Diagnostic Testing (some services, including, but not limited to, sigmoidoscopies, endoscopies, colonoscopies, arthroscopies, needle aspirations, and biopsies, are covered under the Surgical Services and Procedures in an Outpatient Facility benefit)	\$0 Copay
Sleep Study†	\$0
Lab Services	\$0
Radiological Services: Ultrasound, X-rays, Non-Routine Mammograms	\$0
Diagnostic Imaging: CT Scans, MRIs, MRAs, PET Scans, Nuclear Cardiac Imaging†(Nuclear Cardiac Imaging requires Prior Approval in all outpatient settings, including outpatient facilities and doctor's offices)	
<ul style="list-style-type: none"> <li>• Outpatient hospital based services</li> </ul>	\$100 Copay
<ul style="list-style-type: none"> <li>• Outpatient non-hospital based services</li> </ul>	\$0
Outpatient Short-Term Rehabilitation Services (Limited to 60 visits per Calendar Year for physical or occupational therapy. The Calendar year limit does not apply to services that are part of a home health plan. The limit also does not apply when services are provided to treat autism spectrum disorder.) Services that are part of a home health plan and services provided to treat autism spectrum disorder require Prior Approval.)	\$20 Copay per visit per treatment type
Day Rehabilitation Program (Limited to 15 full day or ½ day sessions per condition per lifetime)	\$25 Copay for 1 day or 1/2 day
Early Intervention Services	\$35 Copay
Applied Behavioral Analysis (ABA) to treat Autism Spectrum Disorder	\$0
Surgical Services and Procedures in an Outpatient Facility (Some services require Prior Approval.)	
<ul style="list-style-type: none"> <li>• In a Doctor's Office</li> </ul>	\$35 Copay

<b>Benefit</b>	<b>Your Cost In-Plan HNE Providers</b>
<ul style="list-style-type: none"> <li>In all other settings</li> </ul>	\$150 Copay
Allergy Testing and Treatment	\$35 Copay per visit
Allergy Injections	\$0
<b>Infertility Services</b>	
Some infertility services are covered only for Massachusetts and Connecticut residents. Some services require Prior Approval.	
<ul style="list-style-type: none"> <li>Office Visit</li> </ul>	\$35 Copay per visit
<ul style="list-style-type: none"> <li>Lab Test</li> </ul>	\$0
<ul style="list-style-type: none"> <li>Inpatient Care†</li> </ul>	\$500 Copay per admission
<b>Maternity Care</b>	
Delivery/Hospital Care for Mother and Child (Coverage for child limited to routine newborn nursery charges. For continued coverage, child must be enrolled within 30 days of date of birth.)	\$500 Copay
<b>Dental Services</b>	
Surgical Treatment of Non-Dental Conditions	
<ul style="list-style-type: none"> <li>In a Doctor's Office</li> </ul>	\$35 Copay per visit
<ul style="list-style-type: none"> <li>In an Emergency Room</li> </ul>	\$100 Copay per visit
<b>Other Services</b>	
Home Health Care†	\$0
Hospice Services†	\$0
Durable Medical Equipment (some DME items require Prior Approval)	20% Coinsurance
Prosthetic Devices†	20% Coinsurance
Ambulance and Transportation Services (non-emergency transportation requires Prior Approval)	\$25 Copay per day
Kidney Dialysis	\$0
Nutritional Support † (not covered without Prior Approval)	\$0
Cardiac Rehabilitation	\$35 Copay per visit
Wigs (Scalp Hair Protheses) for hair loss due to treatment of any form of cancer or leukemia. Limited to 1 prosthesis per Calendar Year.	\$0
Speech, Hearing, and Language Disorders† (Prior Approval is required for speech therapy services after the initial evaluation.)	\$20 Copay per visit
Hearing Aids† (Covered with Prior Approval for Members age 21 and under. The Plan covers the cost of one hearing aid per hearing-impaired ear, every 36 months, up to maximum of \$2,000 for each hearing aid.)	\$0 up to \$2,000 per device per ear (you are responsible for all costs beyond maximum)
Human Organ Transplants and Bone Marrow Transplants†	\$500 Copay per admission
<b>Chiropractic Care</b>	

<b>Benefit</b>	<b>Your Cost In-Plan HNE Providers</b>
Chiropractic Care (Limited to 12 visits per Calendar Year. After your first visit to an In-Plan Provider your chiropractor must get authorization for services to be covered from OptumHealth Solutions. OptumHealth Solutions will work with your In-Plan chiropractor to determine the appropriate level of covered services to treat your condition.)	\$20 Copay
<b>Wellness Services</b>	
The plan reimburses for certain fitness and wellness activities, including acupuncture and hypnosis related to weight loss, Weight Watchers®, gym membership, personal training, golf, ski tickets, fitness equipment, farm shares, wellness and fitness apps, nutrition apps, mindfulness apps, bike shares and more. The \$400 payment for a family can be split among family members of the plan. The maximum for each member on the plan is \$200.	\$200 per Individual / \$400 per Family
Acupuncture (limited to 12 visits per Calendar year)	\$20 Copay
<b>Behavioral Health (Includes Mental Health and Substance Use Disorder)</b>	
Outpatient Services†	\$20 Copay per visit
Inpatient Services†	\$500 Copay per admission
Teladoc Behavioral Health: Telephone and video consultations for non-emergency behavioral health issues and substance use disorder issues through Teladoc®.	\$20 Copay per visit

<b>Prescription Drugs</b> (certain drug require Prior Approval). Your prescription Drug benefit is based on the Health New England (HNE) Formulary. Please call Member Services or visit <a href="http://healthnewengland.org">healthnewengland.org</a> for a copy of the HNE Formulary.	
At an Retail Pharmacy (up to a 30 day supply)	
Generic Drugs	\$10 Copay
Formulary Drugs	\$25 Copay
Non-Formulary Drugs	\$50 Copay
Through Mail Order (up to a 90 day supply of maintenance medication)	
Generic Drugs	\$20 Copay
Formulary Drugs	\$50 Copay
Non-Formulary Drugs	\$110 Copay

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You have the right to get help and information in your language at no cost. To request an interpreter, call the toll-free member phone number listed on your health plan ID card, press 0 (TTY: 711). Tiene derecho a recibir ayuda e información en su idioma sin costo. Para solicitar un intérprete, llame al número de teléfono gratuito para miembros que se encuentra en su tarjeta de identificación del plan de salud y presione 0 (TTY: 711). Você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para solicitar um intérprete, ligue para o número de telefone gratuito que consta no cartão de ID do seu plano de saúde, pressione 0 (TTY: 711).

