Advanced Industrial Services, Inc
Choice Blue QHDHP

Groups# 10527404 (Active) & 10527405 (COBRA)

This program is a qualified high deductible plan as defined by the Internal Revenue Service. It is designed for use with a Health Savings Account (HSA). On the chart below, you'll see what your plan pays for specific services. There are two levels of network benefits coverage for certain services: Enhanced Value and Standard Value*. When you receive services from providers at the Enhanced Value level of benefits, you will pay less out of pocket. You may be responsible for a facility fee, clinic charge or similar fee or charge (in addition to any professional fees) if your office visit or service is provided at a location that qualifies as a hospital department or a satellite building of a hospital

Benefit	Network		Out-of-Network
	Enhanced Value	Standard Value	
General Provisions			
Effective Date	10/1-9/30		
Benefit Period(1)	Contract Year		
Deductible (per benefit period)(All in-network services are credited to both the enhanced and the standard deductibles.) Individual Family	 $2,000 $4,000	 $2,500 $5,000	 $4,000 $8,000
Plan Pays – payment based on the plan allowance	100% After Deductible	90% After Deductible	50% After Deductible
Out-of-Pocket Limit (Includes prescription drug expenses, coinsurance and copayments. Once met, plan pays 100% coinsurance for the rest of the benefit period) (All in-network services are credited to both the enhanced and the standard out-of-pocket limits.) Individual Family	 NONE NONE	 $2,500 $5,000	 $12,500 $25,000
Total Maximum Out-of-Pocket (Includes deductible, coinsurance, copays, prescription drug cost sharing and other qualified medical expenses, Network only) (2) Once met, the plan pays 100% of covered services for the rest of the benefit period. Individual Family	 $6,750 $13,500		 Not Applicable Not Applicable
Office/Clinic/Urgent Care Visits			
Retail Clinic Visits & Virtual Visits	100% After $20 copay after Deductible	100% After $40 copay after Deductible	50% After Deductible
Primary Care Provider Office Visits & Virtual Visits	100% After $20 copay after Deductible	100% After $40 copay after Deductible	50% After Deductible
Specialist Office & Virtual Visits	100% After $40 copay after Deductible	100% After $80 copay after Deductible	50% After Deductible
Virtual Visit Provider Originating Site Fee	100% After Deductible	90% After Deductible	50% After Deductible
Urgent Care Center Visits	100% After Deductible	90% After Deductible	50% After Deductible
Telemedicine Services (3)	100% After Enhanced Deductible		Not Covered
Preventive Care (4)			
Routine Adult Physical exams	 100% (Deductible Does Not Apply)		 50% After Deductible
Adult immunizations	100% (Deductible Does Not Apply)		50% After Deductible
Routine gynecological exams, including a Pap Test	100% (Deductible Does Not Apply)		50% (Deductible Does Not Apply)
Mammograms, annual routine	100% (Deductible Does Not Apply)		50% After Deductible
Mammograms, medically necessary	100% After Enhanced Deductible		50% After Deductible
Colorectal Cancer Screening or Procedure – For the first screening of plan year and all related services	100% (Deductible does not apply)		50% After Deductible
Prostate Cancer Screening (PSA) Procedure codes: G0102, G0103, 84152, 84153, 84154	100% (Deductible does not apply)		50% After Deductible

Benefit	Network		Out-of-Network
	Enhanced Value	Standard Value	
Diagnostic services and procedures	100% (Deductible Does Not Apply)		50% After Deductible
Routine Pediatric Physical exams	100% (Deductible Does Not Apply)		50% After Deductible
Pediatric immunizations	100% (Deductible Does Not Apply)		50% (Deductible Does Not Apply)
Diagnostic services and procedures	100% (Deductible Does Not Apply)		50% After Deductible
Hospital and Medical/Surgical Expenses (including Maternity)			
Hospital Inpatient	100% After Deductible	90% After Deductible	50% After Deductible
Hospital Outpatient (Non-Surgical)	100% After Deductible	90% After Deductible	50% After Deductible
Outpatient Surgery	100% After Deductible	90% After Deductible	50% After Deductible
Maternity (non-preventive facility & professional services) including dependent daughter	100% After Deductible	90% After Deductible	50% After Deductible
Medical Care (including inpatient visits and consultations)	100% After Deductible	90% After Deductible	50% After Deductible
Emergency Services			
Emergency Room Services	100% After $200 Copay after Enhanced Deductible (waived if admitted)		
Ambulance – Emergency	100% After Enhanced Deductible		
Ambulance – Non-Emergency	100% After Enhanced Deductible		50% After Deductible
Therapy and Rehabilitation Services			
Physical Medicine	100% After $40 Copay after Deductible	100% After $80 copay after Deductible	50% After Deductible
	Benefit Limit: 30 Visits/Benefit Period		
Respiratory Therapy	100% After Deductible	90% After Deductible	50% After Deductible
Speech Therapy	100% After $40 Copay after Deductible	100% After $80 copay after Deductible	50% After Deductible
	Benefit Limit: 30 Visits/Benefit Period		
Occupational Therapy	100% After $40 Copay after Deductible	100% After $80 copay after Deductible	50% After Deductible
	Benefit Limit: 30 Visits/Benefit Period		
Spinal Manipulations	100% After $40 Copay after Deductible	100% After $80 copay after Deductible	50% After Deductible
	Benefit Limit: 30 Visits/Benefit Period		
Other Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	100% After Deductible	90% After Deductible	50% After Deductible
Mental Health/Substance Abuse			
Inpatient Mental Health Services	100% After Enhanced Deductible		50% After Deductible
Inpatient Detoxification/Rehabilitation	100% After Enhanced Deductible		50% After Deductible
Outpatient Mental Health Services - Includes Virtual Behavioral Health Visits	100% after $40 Copay After Enhanced Deductible		50% After Deductible
Outpatient Substance Abuse	100% After Enhanced Deductible		50% After Deductible
Other Services			
Allergy Extracts and Injections	100% After Deductible	90% After Deductible	50% After Deductible
Applied Behavior Analysis for Autism Spectrum Disorder (5)	100% After Deductible	90% After Deductible	50% After Deductible
	$36,000/benefit period		
Assisted Fertilization Procedures	Not Covered		Not Covered
Dental Services Related to Accidental Injury	100% After Enhanced Deductible	90% After Standard Deductible	50% After Deductible
Diagnostic Services *Advanced Imaging* (MRI, CAT, PET scan, etc.)	100% After Deductible	90% After Deductible	50% After Deductible
Basic Diagnostic Services (standard imaging, diagnostic medical, lab/pathology, allergy testing)	100% After Deductible	90% After Deductible	50% After Deductible
Durable Medical Equipment, Orthotics and Prosthetics	100% After Deductible	90% After Deductible	50% After Deductible
Home Health Care	100% After Deductible	90% After Deductible	50% After Deductible
	Benefit Limit: 90 Visits/Benefit Period		
Hospice	100% After Enhanced Deductible		50% After Deductible
Infertility Counseling, Testing and Treatment (6)	100% After Deductible	90% After Deductible	50% After Deductible
Private Duty Nursing	100% After Deductible	90% After Deductible	50% After Deductible

Benefit	Network		Out-of-Network
	Enhanced Value	Standard Value	
	Benefit Limit: 240 Hours/Benefit Period		
Skilled Nursing Facility Care	100% After Deductible	90% After Deductible	50% After Deductible
	Benefit Limit: 100 Days/Benefit Period		
Transplant Services	100% After Enhanced Deductible		50% After Deductible
Precertification/Authorization Requirements(7)	Yes		
Prescription Drugs			
Prescription Drug Deductible Individual Family	 Integrated With Medical Deductible Integrated With Medical Deductible		
Prescription Drug Program (8) Hard Mandatory Generic *Defined by the National Pharmacy Network - Not Physician Network. Prescriptions filled at a non-network pharmacy are not covered.* *Your plan uses the Comprehensive Formulary with an Open Benefit Design.* Excludes High Cost Low Value Drugs: Yes Excludes New to Market Drugs: Yes Excludes Rx Drugs with OTC Equivalents: Yes	**Retail Drugs (31 Day Supply)** $10 Formulary generic copay after deductible $10 Non-Formulary generic copay after deductible $35 Formulary brand copay after deductible $65 Non-Formulary brand copay after deductible **Specialty Drugs are limited to 31-day Supply** $200 Formulary Specialty copay after deductible $200 Non-Formulary Specialty copay after deductible **Maintenance Drugs through Mandatory Mail Order (Exclusive Home Delivery) (90-day Supply)** $20 Formulary generic copay after deductible $20 Non-Formulary generic copay after deductible $70 Formulary brand copay after deductible $130 Non-Formulary brand copay after deductible		

This is not a contract. This benefits summary presents plan highlights only. Please refer to the policy / plan documents, as limitations and exclusions apply. The policy / plan documents control in the event of a conflict with this benefit summary.

**The terms "Enhanced Value" and "Standard Value" are not descriptors of the provider's ability.*

1) Your group's benefit period is based on a Contract Year. The Contract Year is a consecutive 12-month period beginning on your employer's effective date. Contact your employer to determine the effective date applicable to your program.
2) The Network Total Maximum Out-of-Pocket (TMOOP) is mandated by the federal government. TMOOP must include deductible, coinsurance, copays, prescription drug cost share and any qualified medical expense. If you are enrolled in a "Family" plan, with your non-embedded deductible, the entire family deductible must be satisfied before claims reimbursement begins. In addition, with your non-embedded out-of-pocket limit, the entire family out-of-pocket limit must be satisfied before additional claims reimbursement begins. Finally, with your embedded TMOOP, once any eligible family member satisfies his/her individual TMOOP, claims will pay 100% of the plan allowance for covered expenses for the family for the rest of the plan year.
3) Services are provided for acute care for minor illnesses. Services must be performed by a Highmark approved telemedicine provider. Virtual Behavioral Health visits provided by a Highmark approved telemedicine provider are eligible under the Outpatient Mental Health benefit.
4) Services are limited to those listed on the Enhanced Highmark Preventive Schedule with addition of Procedures Codes: 80053, 80050, 84443, 82306, 85025, 85027, 80048, 82270, 82272 (one per calendar year), 99000 as needed and Highmark Preventive Schedule (Women's Health Preventive Schedule may apply). Gender, age and frequency limits may apply
5) Coverage for eligible members to age 21. After initial analysis, services will be paid according to the benefit category (e.g. speech therapy). Treatment for autism spectrum disorders does not reduce visit/day limits.
6) Treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy may or may not be covered depending on your group's prescription drug program.
7) Be sure your provider is aware that Highmark Utilization Management must be contacted for authorization prior to a planned inpatient admission or within 48 hours of an emergency or unplanned inpatient admission. Also note that certain outpatient procedures require prior authorization. If authorization is not obtained and it is later determined that all or part of the services received were not medically necessary or appropriate you will be responsible for the payment of any costs not covered by your health plan.
8) At a retail or mail order pharmacy, if your deductible has not been met, you pay the entire cost for your prescription drug at the discounted rate Highmark has negotiated. The amount you pay for your prescription will be applied to your deductible. If your deductible has been met, you will only pay any member responsibility based on the benefit level indicated above. You will pay this amount at the pharmacy when you have your prescription filled. The Highmark formulary is an extensive list of Food and Drug Administration (FDA) approved prescription drugs selected for their quality, safety and effectiveness. The formulary was developed by Highmark Pharmacy Services and approved by the Highmark Pharmacy and Therapeutics Committee made up of clinical pharmacists and physicians. All plan formularies include products in every major therapeutic category. Plan formularies vary by the number of different drugs they cover and in the cost-sharing requirements. This formulary covers all FDA-approved generic and brand-name drugs. With the Exclusive Home Delivery program, you can have your maintenance prescription drugs filled two times at a retail pharmacy location. After that, you must have your maintenance prescription drugs filled through the mail order program. Under the hard mandatory generic provision, when you purchase a brand drug that has a generic equivalent, you will be responsible for the brand drug copayment plus the difference in cost between the brand and generic drugs. With the Exclusive Home Delivery program, you can have your maintenance prescription drugs filled at a retail pharmacy location two times. After that, you must have your maintenance prescription drugs filled through the mail order program.

Discrimination is Against the Law

The claims administrator complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The claims administrator does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The claims administrator:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the claims administrator has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Please note that your plan sponsor – and not the claims administrator - is entirely responsible for determining member eligibility and for the design of your plan/program.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。
请拨打您的身份证背面的号码（TTY：711）。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

Geb Acht: Wann du Deitsch schwetzscht, kannscht du en Dolmetscher griege, un iss die Hilf Koschdefrei. Kannscht du die Nummer an deinre ID Kard dahinner uffrufe (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

ધ્યાન આપશો: જો તમે ગુજરાતી ભાષા બોલતા હો, તો ભાષા સહાયતા સેવાઓ, મફતમાં તમને ઉપલબ્ધ છે. તમારા ઓળખપત્રના પાછળના ભાગે આવેલા નંબર પર ફોન કરો (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

Kominike : Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ប្រការចងចាំ៖ បើលោកអ្នកនិយាយ ភាសាខ្មែរ ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសា ដែលអាចផ្តល់ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ សូមទូរស័ព្ទទៅលេខដែលមាននៅលើខ្នងកាតសម្គាល់របស់លោកអ្នក (TTY: 711)។

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

注： 日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。ID カードの裏に明記されている番号に電話をおかけください（TTY: 711）。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.

BAA ÁKONÍNÍZIN: Diné k'ehgo yáníłti'go, language assistance services, éí t'áá níík'eh, bee níká a'doowoł, éí bee ná'ahóót'i'. ID bee nééhózingo nanitinígíí bine'dęę' (TTY: 711) jį' hodíilnih.

ध्यान दें: यदि आप हिन्दी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवा उपलब्ध है। आपके सदस्य पहचान (ID) कार्ड के पीछे दिए गए नंबर पर फोन करें। (TTY: 711).

توجہ فرمائیں: اگر آپ اردو بولتے ہیں، زبان معاونت سروس، مفت میں آپ کے لیے دستیاب ہے۔ اپنے شناختی کارڈ کی پشت پر درج شدہ نمبر پر کال کریں (TTY: 711)۔

గమనిక: మీరు తెలుగు మాట్లాడితే, లాగ్వేజ్ అసిస్టెన్స్ సర్వీసెస్, ఛార్జీ లేకుండా, మీకు అందుబాటులో ఉన్నాయి. మీ మెంబర్ ఐడెంటిఫికేషన్ కార్డు (ఐడి) వెనుక ఉన్న నంబరుకు కాల్ చేయండి (TTY: 711).

โปรดทราบ: หากคุณพูด ไทย, มีบริการช่วยเหลือด้านภาษาให้คุณโดยไม่มีค่าใช้จ่าย โทรไปยังหมายเลขที่อยู่ด้านหลังบัตรประจำตัวประชาชนของคุณ (TTY: 711)

ध्यान दनिुहोस्: यदि तपाई नेपाली भाषा बोल्नुहुन्छ भने, तपाईका लागि भाषा सहायता सेवाहरू निःशुल्क उपलब्ध हुन्छन्। तपाईको आइडी कार्डको पछाडि भागमा रहेको नम्बर (TTY: 711) मा फोन गर्नुहोस्।

Aandacht: Indien u Nederlands spreekt, is de taaladviesdienst gratis beschikbaar voor u. Bel het nummer op de achterkant van uw identificatie (ID) kaart (TTY: 711).