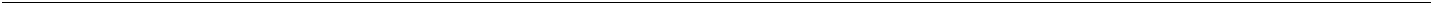
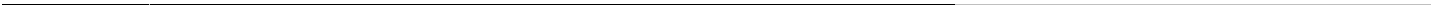
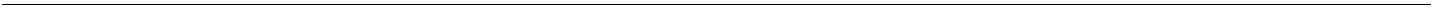


PLAN DESIGN & BENEFITS

Non-Urgent Use of Urgent Care Provider		
Emergency Room		
Non-Emergency Care in an Emergency Room		
Emergency Use of Ambulance		
Non-Emergency Use of Ambulance		
HOSPITAL CARE	IN-NETWORK	OUT-OF-NETWORK
Inpatient Coverage		
Inpatient Maternity Coverage		
Outpatient Hospital Expenses		
Outpatient Surgery - Hospital		
Outpatient Surgery - Freestanding Facility		
MENTAL HEALTH SERVICES	IN-NETWORK	OUT-OF-NETWORK
Inpatient		
Outpatient		
SUBSTANCE ABUSE	IN-NETWORK	OUT-OF-NETWORK
Inpatient		
Residential Treatment Facility		
Outpatient		
OTHER SERVICES	IN-NETWORK	OUT-OF-NETWORK
Skilled Nursing Facility		
Home Health Care		
Hospice Care - Inpatient		
Hospice Care - Outpatient		
Private Duty Nursing		
Outpatient Short-Term Rehabilitation		
Spinal Manipulation Therapy		



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PLAN DESIGN & BENEFITS