

# Your summary of benefits

Kingston City School District

Your Plan: Empire PPO

Your Network: PPO/EPO

*This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Certificate of Insurance or Evidence of Coverage (EOC). If there is a difference between this summary and the Certificate of Insurance or Evidence of Coverage (EOC), the Certificate of Insurance or Evidence of Coverage (EOC), will prevail.*

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Overall Deductible</b> <i>See notes section to understand how your deductible works. Your plan may also have a separate Prescription Drug Deductible. See Prescription Drug Coverage section.</i>	\$0	\$200 person / \$500 family
<b>Out-of-Pocket Limit</b> <i>When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. See notes section for additional information regarding your out of pocket maximum.</i>	\$5,080 person / \$12,700 family	\$1,200 person / \$3,000 family
<b>Preventive care/screening/immunization</b> <i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i>	No charge	20% coinsurance after deductible is met
<b>Doctor Home and Office Services</b>  <b>Primary care visit to treat an injury or illness</b>	\$12 copay per visit	20% coinsurance after deductible is met
<b>Specialist care visit</b>	\$12 copay per visit	20% coinsurance after deductible is met
<b>Prenatal and Post-natal Care</b> <i>In-Network preventative prenatal services are covered at 100%</i>	No charge	20% coinsurance after deductible is met
<b>Other practitioner visits:</b> Retail health clinic	\$12 copay per visit	20% coinsurance after deductible is met
On-line Visit	\$12 copay per visit	20% coinsurance after deductible is met

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<p><i>Live Health Online is Empire's preferred telehealth solutions (<a href="http://www.livehealthonline.com">www.livehealthonline.com</a>)</i></p> <p>Chiropractor services</p>	\$12 copay per visit	20% coinsurance after deductible is met
<p>Acupuncture</p>	No charge	20% coinsurance after deductible is met
<p><b>Other services in an office:</b></p> <p>Allergy testing performed by a Primary Care Physician</p> <p>Allergy testing performed by a Specialist</p> <p>Chemo/radiation therapy performed by a Primary Care Physician</p> <p>Chemo/radiation therapy performed by a Specialist</p> <p>Hemodialysis performed by a Primary Care Physician</p> <p>Hemodialysis performed by a Specialist</p> <p>Prescription drugs administered in an office by a Primary Care Physician <i>For the drugs itself dispensed in the office through infusion/injection</i></p> <p>Prescription drugs administered in an office by a Specialist <i>For the drugs itself dispensed in the office through infusion/injection</i></p>	<p>No charge</p> <p>No charge</p> <p>No charge</p> <p>No charge</p> <p>No charge</p> <p>No charge</p> <p>No charge</p> <p>No charge</p>	<p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p>
<p><b>Diagnostic Services</b></p> <p><b>Lab:</b></p> <p>Office performed by a Primary Care Physician</p>	No charge	20% coinsurance after deductible is met

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Office performed by a Specialist	No charge	20% coinsurance after deductible is met
Freestanding Lab	No charge	20% coinsurance after deductible is met
Outpatient Hospital	No charge	20% coinsurance after deductible is met
<b>X-ray:</b>		
Office performed by a Primary Care Physician	No charge	20% coinsurance after deductible is met
Office performed by a Specialist	No charge	20% coinsurance after deductible is met
Freestanding Radiology Center	No charge	20% coinsurance after deductible is met
Outpatient Hospital	No charge	20% coinsurance after deductible is met
<b>Advanced diagnostic imaging (for example, MRI/PET/CAT scans):</b>		
Office	\$0 copay per visit	20% coinsurance after deductible is met
Freestanding Radiology Center	No charge	20% coinsurance after deductible is met
Outpatient Hospital	\$0 copay per visit	20% coinsurance after deductible is met
<b>Emergency and Urgent Care</b>		
<b>Emergency room facility services</b> <i>Cost share except deductible waived if admitted.</i>	\$35 copay per visit	\$35 copay per visit deductible does not apply

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<b>Emergency room doctor and other services</b>	No charge	No charge
<b>Ambulance (air and ground)</b>	\$0 copay per trip	\$100 copay per trip deductible does not apply
<b>Urgent Care (office setting)</b>	\$12 copay per visit	20% coinsurance after deductible is met
<b>Outpatient Mental/Behavioral Health and Substance Abuse</b>		
<b>Doctor office visit</b>	\$12 copay per visit	20% coinsurance after deductible is met
<b>Facility visit:</b>		
Facility fees	No charge	20% coinsurance after deductible is met
Doctor Services	No charge	20% coinsurance after deductible is met
<b>Outpatient Surgery</b>		
<b>Facility fees:</b>		
Hospital	\$0 copay per admission	20% coinsurance after deductible is met
Freestanding Surgical Center	\$0 copay per admission	20% coinsurance after deductible is met
<b>Doctor and other services</b>		
Surgery performed by a Primary Care Physician	No charge	20% coinsurance after deductible is met
Surgery performed by a Specialist	No charge	20% coinsurance after deductible is met

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<p><b>Hospital Stay (all inpatient stays including maternity, mental / behavioral health, and substance abuse)</b></p> <p><b>Facility fees (for example, room &amp; board)</b>  <i>Coverage for Inpatient physical medicine and rehabilitation including day rehabilitation programs In-Network Provider and Non-Network Provider combined is limited to 30 days per benefit period.</i></p> <p><b>Doctor and other services</b></p>	<p>\$0 copay per admission</p> <p>No charge</p>	<p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p>
<p><b>Recovery &amp; Rehabilitation</b></p> <p><b>Home health care</b>  <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 visits per benefit period.</i></p>	<p>No charge</p>	<p>20% coinsurance after deductible is met</p>
<p><b>Rehabilitation services (for example, physical/speech/occupational therapy):</b></p> <p>Office  <i>Coverage for physical therapy is limited to 30 visits per benefit period and speech therapy combined with occupational therapy is limited to 30 visits per benefit period. Apply to In-Network Provider and Non-Network Provider combined.</i></p> <p>Outpatient hospital  <i>Coverage for physical therapy is limited to 30 visits per benefit period and speech therapy combined with occupational therapy is limited to 30 visits per benefit period. Apply to In-Network Provider and Non-Network Provider combined.</i></p> <p><b>Habilitation services (for example, physical/speech/occupational therapy):</b></p> <p>Office  <i>Habilitation and Rehabilitation visits count towards your Rehabilitation limit.</i></p> <p>Outpatient hospital  <i>Habilitation and Rehabilitation visits count towards your Rehabilitation limit.</i></p>	<p>\$12 copay per visit</p> <p>\$12 copay per visit</p> <p>\$12 copay per visit</p> <p>\$12 copay per visit</p>	<p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p>
<p><b>Cardiac rehabilitation</b></p> <p>Office</p>	<p>\$12 copay per visit</p>	<p>20% coinsurance after deductible is met</p>

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Outpatient hospital	\$12 copay per visit	20% coinsurance after deductible is met
<b>Skilled nursing care (in a facility)</b> <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 60 days per benefit period.</i>	\$100 copay per admission	20% coinsurance after deductible is met
<b>Hospice</b>	No charge	20% coinsurance after deductible is met
<b>Durable Medical Equipment</b>	50% coinsurance	50% coinsurance after deductible is met
<b>Prosthetic Devices</b>	50% coinsurance	50% coinsurance after deductible is met

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Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Pharmacy Deductible</b>	Not Applicable	Not Applicable
<b>Pharmacy Out of Pocket</b>	Combined with medical out of pocket	Combined with medical out of pocket
<b>Prescription Drug Coverage</b>		
<b>Tier 1 - Typically Generic</b>	\$5 copay per prescription (retail only) and \$5 copay per prescription (home delivery only)	Not covered
<b>Tier 2 - Typically Preferred / Brand</b> <i>If you select a brand name drug when a generic drug is available, additional cost sharing amounts may apply.</i>	\$15 copay per prescription (retail only) and \$15 copay per prescription (home delivery only)	Not covered
<b>Tier 3 - Typically Non-Preferred / Specialty Drugs</b> <i>If you select a brand name drug when a generic drug is available, additional cost sharing amounts may apply.</i>	\$25 copay per prescription (retail only) and \$25 copay per prescription (home delivery only)	Not covered
<b>Tier 4 - Typically Specialty Drugs</b>	Not Applicable	Not Applicable

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## Notes:

- If You seek coverage for services that require Preauthorization or notification, You or Your Provider must call Us or Our vendor at the number indicated on Your ID card.
- The prescription drug plan listed on this Summary meets the Centers for Medicare and Medicaid Services (CMS) standard for Creditable Coverage under the Medicare Modernization Act of 2003.
- Our Preauthorization is required before You receive certain Covered Services. You are responsible for requesting Preauthorization for the following services: All inpatient admissions, including maternity admissions and admissions for illness or injury to newborns; Inpatient Mental Health Care, Substance Abuse Care and Alcohol Detoxification; Skilled Nursing Facility; Outpatient/Ambulatory Surgical Treatments (certain procedures); Chiropractic Care (after the 5th visit); Physical, Occupational, and Speech Therapy; Diagnostics; Outpatient Treatments; Air Ambulance; High tech radiology services: MRI, MRA, PET, CAT, Nuclear Technology services; Durable Medical Equipment; Prosthetics and Orthotics; Assistive Communication Devices.
- Preventive care benefits not subject to copay, deductible and coinsurance; when provided In-Network include: mammography screenings, cervical cancer screenings, colorectal cancer screenings, prostate cancer screenings, hypercholesterolemia screenings, diabetes screenings for pregnant women, bone density testing, annual physical examinations and annual obstetric and gynecological examinations. May also include other services as required under State and Federal Law. May be subject to age and frequency limits.
- To receive a 90-day supply of prescription drugs through Empire's Mail Order Program, the prescription must be written specifically for a 90-day supply.



## Language Access Services:

### Get help in your language

Curious to know what all this says? We would be too. Here's the English version:

If you have any questions about this document, you have the right to get help and information in your language at no cost. To talk to an interpreter, call (844) 241-7087.

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

(TTY/TDD: 711)

**Arabic (العربية):** إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على (844) 241-7087.

**Armenian (հայերեն).** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (844) 241-7087:

**Chinese(中文):** 如果您對本文件有任何疑問，您有權使用您的語言免費獲得協助和資訊。如需與譯員通話，請致電 (844) 241-7087。

**Farsi (فارسی):** در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (844) 241-7087 تماس بگیرید.

**French (Français):** Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (844) 241-7087.

**Haitian Creole (Kreyòl Ayisyen):** Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (844) 241-7087.

**Italian (Italiano):** In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (844) 241-7087.

**Japanese (日本語):** この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(844) 241-7087 にお電話ください。

**Korean (한국어):** 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 (844) 241-7087 로 문의하십시오.

**Navajo (Diné):** Dú naaltsoos biká'ígíí lahgo bina'idíilkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehjí bee níí hodoonih t'aadoo bą́ąh ilínígóó. Ata' halne'ígíí la' bich'í' hadeesdzih nínizingo koj' hodiilnih (844) 241-7087.

## Language Access Services:

**Polish (polski):** W przypadku jakichkolwiek pytań związanych z niniejszym dokumentem masz prawo do bezpłatnego uzyskania pomocy oraz informacji w swoim języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer: (844) 241-7087.

**Punjabi (ਪੰਜਾਬੀ):** ਜੇ ਤੁਹਾਡੇ ਇਸ ਦਸਤਾਵੇਜ਼ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹੁੰਦੇ ਹਨ ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਮੁਫਤ ਵਿੱਚ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, (844) 241-7087 ਤੇ ਕਾਲ ਕਰੋ।

**Russian (Русский):** если у вас есть какие-либо вопросы в отношении данного документа, вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы связаться с устным переводчиком, позвоните по тел. (844) 241-7087.

**Spanish (Español):** Si tiene preguntas acerca de este documento, tiene derecho a recibir ayuda e información en su idioma, sin costos. Para hablar con un intérprete, llame al (844) 241-7087.

**Tagalog (Tagalog):** Kung mayroon kang anumang katanungan tungkol sa dokumentong ito, may karapatan kang humingi ng tulong at impormasyon sa iyong wika nang walang bayad. Makipag-usap sa isang tagapagpaliwanag, tawagan ang (844) 241-7087.

**Vietnamese (Tiếng Việt):** Nếu quý vị có bất kỳ thắc mắc nào về tài liệu này, quý vị có quyền nhận sự trợ giúp và thông tin bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Để trao đổi với một thông dịch viên, hãy gọi (844) 241-7087.

### It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.