

**Iowa Comprehensive Health Association (ICHA)**  
**Outline of Benefit Plans**

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All benefits are subject to the terms, conditions, limitations, exclusions, deductibles, copayments, and any and all other contract provisions.

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Feature / Benefit	HIPIOWA PLANS				
	Plan B - \$1000 Deductible	Plan C - \$1500 Deductible	Plan D - \$2500 Deductible	Plan F - \$5000 Deductible	Plan G - \$10,000 Deductible
Coinsurance (In-Network / Out-of-Network)	80% / 60%	80% / 60%	80% / 60%	80% / 60%	100% / 80%
Deductible (In-Network / Out-of-Network)	\$1,000/\$2,000	\$1,500/\$3,000	\$2,500/\$5,000	\$5,000/\$10,000	\$10,000/\$20,000
Stop Loss Limit (Coinsurance Maximum) (In-Network / Out-of-Network)	\$7,500/\$7,500	\$7,500/\$7,500	\$12,500/\$12,500	\$12,500/\$12,500	- / \$12,500
Out-of-Pocket Maximum (OOP) (In-Network / Out-of-Network)* *OOP includes Deductible & Coinsurance	\$2,500/\$5,000	\$3,000/\$6,000	\$5,000/\$10,000	\$7,500/\$15,000	\$10,000/\$22,500
Lifetime Maximum Benefit	\$3 million				
Deductible Carryover Provision	Yes, deductible carryover of expenses in last 90 days of CY				
Pre-Existing Conditions	6 months prior / coverage excluded for 6 months after effective date of policy				
<b>Covered Benefits</b>					
Eligible expenses are payable for the following benefits, and are subject to the deductible and coinsurance unless otherwise noted. Certain benefits may be subject to inside limits as noted.					
<b>Inpatient Medical / Surgical Services</b>					
Hospital room & board [1]	Covered, no limit				
General nursing care	Covered				
Medical and surgical supplies	Covered				
Accidental injury care	Covered				
Hospital intensive care units (including cardiac care etc.)	Covered				
Inpatient physician and professional services	Covered				
Anesthetics and their administration	Covered				
Diagnostic services - lab, X-ray, MRI, electrocardiogram, etc.	Covered				
Chemotherapy and hemodialysis services	Covered				
Drugs and biologicals	Covered				
Dressings and casts	Covered				
Intravenous injections and solutions	Covered				
Skilled Nursing Facility (SNF)	Covered. Covered expenses limited to semi-private room charge with maximum 60 days benefit/CY. Pre-certification required.				
Short-Term Inpatient Physical Rehabilitation (facility charges and physician/professional services) Physical Therapy Occupational Therapy Speech Therapy Cardiac Rehabilitation Pulmonary Rehabilitation	Covered Covered Covered Covered Covered				
Emergency care	Covered				
<b>Outpatient Medical / Surgical Services</b>					
Doctor's office visits & related expenses, consultations, medical treatments, office surgery	\$20 copay/visit in-network	\$30 copay/visit in-network	\$40 copay/visit in-network	Subject to deductible and coinsurance	Subject to deductible and coinsurance
	Office visit only. Other services subject to deductible and coinsurance. Out of network subject to deductible and coinsurance.				
Allergy testing and treatment including allergy injections, therapeutic injections	Covered				
Outpatient facility charges (hospital, ambulatory surgical center)	Covered				
Outpatient physician and professional services	Covered				
Medical and surgical supplies	Covered				
Accidental injury care	Covered				
Anesthetics and their administration	Covered				
Diagnostic services - lab, X-ray, MRI, electrocardiogram, etc.	Covered				
Chemotherapy and hemodialysis services	Covered				
Drugs and biologicals	Covered				
Dressings and casts	Covered				
Intravenous injections and solutions	Covered				
Outpatient Physical Rehabilitation (facility charges and physician/professional services) Physical Therapy Occupational Therapy Speech Therapy Cardiac Rehabilitation Pulmonary Rehabilitation	Covered subject to pre certification. Subject to deductible and coinsurance.				
Emergency care	\$100 copay. Waived if admitted.				
Urgent care facility	\$75 copay				
<b>Mental Health and Chemical Dependency Services</b>					
<b>Mental Health</b>	MHCD combined benefits - In network covg only - subject to deductible and coinsurance.				

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Inpatient	Limited to 20 days/year; combined with CD				
Outpatient	Limited to 45 visits/year, combined with CD.				
<b>Chemical dependency (Alcoholism, Substance Abuse)</b>					
Inpatient	Limited to 20 days/year, combined with MH.				
Outpatient	Limited to 45 visits/year, combined with MH.				
<b>Preventive Services</b>					
Well-child care including physical exams, immunizations, and lab	Limited to in-network only. Not subject to deductible. Subject to coinsurance/out-of-pocket maximum.				
Adult routine physical	Limited to in-network only. Not subject to deductible. Subject to coinsurance/out-of-pocket maximum.				
Routine pap smear					
Routine mammogram					
Prostatic specific antigen (PSA) tests					
Lead screening					
<b>Prescription Drugs</b>	Rx copays do NOT apply to OOP max. Mail order copays = 2x retail.				
Prescription Drugs	Drug card with copay = greater of \$10/\$30/\$50 or 25% for all plans, with \$1,000 maximum drug out-of-pocket limit per calendar year. Copay is actual cost of drug if less than computed copay.				
	No separate drug deductible			Separate \$500 Rx deductible	Separate \$1,000 Rx deductible
	Restricted (brand copay when generic is available = generic copay \$10 plus difference in cost between brand and generic).				
Outpatient Contraceptive Services, including prescription drugs/devices	Covered.				
<b>Transplants</b>					
Transplants	Covered, subject to standard limits of plan, but required to receive treatment at "in-network" facility (i.e., centers of excellence, etc.)				
Types of organ or tissue transplants covered: Cornea Heart Heart-lung Kidney Kidney-pancreas Pancreas Liver Liver-pancreas Bone marrow Single lung transplants Double lung transplants Small bowel	Those certified as medically necessary (any transplants not considered experimental are covered).				
Donor-related expenses	Donor-related expenses for surgery and physician visits are covered to same extent benefits available under the policy.				
Transportation/lodging	Not covered				
<b>Maternity</b>					
Complications of pregnancy	Covered				
Routine maternity care, including delivery room, pre-natal and post-natal care	Optional Rider, pays up to \$5000 covered expenses for normal pregnancy and childbirth including routine hospital and nursing services for newborn child during mother's confinement. Not subject to policy's deductible or coinsurance provisions.				
<b>Other Covered Services</b>					
Ambulance Services (air or ground)	Covered				
Home Health Care	40 visits per calendar year.				
Hospice Care	Covered. Counseling for immediate family covered subject to 90 days per family, bereavement counseling for immediate family covered subject to \$250 maximum.				
Durable Medical Equipment (DME)	Covered (no limit, must be medically necessary, subject to prior approval)				
Blood administration; oxygen	Covered				
Oxygen and equipment	Covered				
Prosthetic appliances	Covered				
Oral surgery for certain services	Covered				
Home infusion therapy	Covered				
Private duty nursing	Not covered				
Chiropractic care	Subject to rehabilitation limits. Maximum of 15 visits per calendar year. Requires precertification.				
Infertility treatment	Not covered				
Temporomandibular joint syndrome	\$1000 lifetime maximum				
Tubal ligation or vasectomy	Covered				
Dental Treatment for Injury	Covered				
Breast reconstruction after mastectomy surgery	Covered				
Diabetes treatment	Covered				
Diabetes education	Diabetes education program expenses covered at 80% (not subject to deductible).				
Growth therapy treatment	Not covered.				
<b>Services Not Covered</b>					
Sex transformations, penile implants, complications	Not covered				

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Infertility treatment			Not covered		
Sterilization			Covered		
Dental care, surgery, or treatment (except reconstructive surgery due to covered injury is covered)			Not covered		
TMJ or surgery of the jaw except as above			Not covered		
Family planning visits			Not covered		
Nutrition counseling			Not covered		
Routine vision exams			Not covered		
Routine hearing exams			Not covered		
Cosmetic surgery or complications; breast augmentation or reduction			Not covered		
Weight modification; treatment of obesity			Not covered		
Eyeglasses, hearing aids, related exams			Not covered		
Orthopedic shoes, foot inserts, support devices for feet, etc.			Not covered		
Convalescent, rest, or nursing facility care except as provided			Not covered		
Experimental or investigative services, supplies, treatments			Not covered		
Private duty nursing, except for covered HHC or Hospice Care			Not covered		
Acupuncture			Not covered		
Smoking cessation classes			Not covered		
Custodial care expenses			Not covered		
Routine podiatry (treatment of feet)			Not covered		
Biofeedback			Not covered		
Massage therapy			Not covered		
Behavior modification and learning disabilities			Not covered		
Alternative medicine			Not covered		

Footnotes

[1] Semi-private or private if medically necessary