

PAYMENT SUMMARY-INDIVIDUAL PLAN

ID 06/01/2026 I33G0002



MED NETWORK

SEE ANY PROVIDER

You are responsible to pay the amounts in this column. When you use Out-of-Network providers, you are also responsible for amounts exceeding the allowed amount.

CONDITIONS AND LIMITATIONS

Lifetime Maximum Plan Payment - Per Person

\$1,000,000

Pre-Existing Conditions (PEC)²

Not covered

PLAN TERM DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM

INDIVIDUAL/FAMILY

Deductible - Per calendar Year

\$4,000/\$8,000

Out-of-Pocket Maximum - Per Person

\$4,600

This amount is your Deductible + your Coinsurance and Copay (medical and Rx)

INPATIENT FACILITY SERVICES¹

YOU PAY

Inpatient facility services include medical and surgical hospital admissions, skilled nursing facilities, rehabilitation therapy, and all associated physician's fees incurred while inpatient

50% after deductible

Skilled nursing facility services are limited to 40 days per plan term

Inpatient rehabilitation therapy services are limited to 30 days per plan term

OFFICE SERVICES¹

YOU PAY

Office services include office visits, office surgeries, diagnostic tests (X-rays, blood tests, etc.), allergy tests, allergy treatment and serum, and associated services.

50% after deductible

Primary Care Provider (PCP) Virtual Visits

\$70 (Limit of 2 visits per term per member. Deductible/Coinsurance apply thereafter.)

Intermountain Connect Care[®]

\$70

OUTPATIENT FACILITY SERVICES¹

YOU PAY

Outpatient facility services include outpatient surgeries, Emergency room visits, diagnostic tests (MRIs, CT scans, etc.), outpatient rehabilitation therapy, and associated physician's fees incurred for outpatient procedures.

50% after deductible

Outpatient rehabilitation therapy services are limited to 20 visits per each therapy type (Physical, occupational, and speech therapy) per plan term

MISCELLANEOUS SERVICES¹

YOU PAY

Miscellaneous services include transportation by ambulance in the case of emergency, home health and private duty nursing, Durable Medical Equipment (DME)², miscellaneous medical supplies³, injectable drugs¹, chiropractic care, and other covered services that do not fall under the above categories.

50% after deductible

Chiropractic care limited to 5 visits per plan term

NONCOVERED SERVICES

NonCovered Services include, but are not limited to, maternity, adoption, preventive care, immunizations, infertility treatment and services, mental health, and substance use disorder. Please refer to your Contract for complete coverage and exclusion information.

Not Covered

PRESCRIPTION DRUGS⁴

GENERIC ONLY (BRANDS NOT COVERED)

Prescription Drug List (formulary)

RxBasic[®]

Prescription Drug Deductible - Per Person per Calendar Year

\$2,000

Prescription Drugs - Up to 30-day supply for covered medications

Tier 1

\$10

Tier 2

\$35 after pharmacy Deductible

Tier 3

25% after pharmacy Deductible

Tier 4

50% after pharmacy Deductible

Tier 5

50% after pharmacy Deductible

Maintenance Drugs - 90-day supply

Not Covered

FOOTNOTES

1. When you use Out-of-Network providers (providers who do not participate on the Select Health network), you are responsible to preauthorize the following services: inpatient services, home health and nursing services, pain management services, DME, and certain injectable drugs. Benefits may be reduced or denied if you do not preauthorize certain services. Please refer to Section 10 – "Healthcare Management," in your Contract for details.

2. A Pre-Existing Condition exists when medical advice, diagnosis, care, or treatment (including prescription and over-the-counter medication recommended by a Provider) was either received from or recommended by a Provider during the six-month period prior to the Enrollment Date.

3. Frequency and/or quantity limitations apply MMS services.

4. Preauthorization is required for certain services. Benefits may be reduced or denied if you do not preauthorize certain services with Out-of-Network Providers. Please refer to Section 11 – "Healthcare Management", in your Certificate of Coverage, for details.

All Deductible/Copay/Coinsurance amounts are based on the allowed amounts and not on the Providers billed charges. Out-of-Network Providers or Facilities have not agreed to accept the Allowed Amount for Covered Services. When this occurs, you are responsible to pay for any charges that exceed the amount that Select Health pays for Covered Services. These fees are called Excess Charges, and they do not apply to your Out-of-Pocket Maximum.

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CONDITIONS AND LIMITATIONS

Lifetime Maximum Plan Payment - *Per Person*

\$1,000,000

Pre-Existing Conditions (PEC)²

Not covered

PLAN TERM DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM

INDIVIDUAL/FAMILY

Deductible - *Per calendar Year*

\$2,500/\$5,000

Out-of-Pocket Maximum - *Per Person*

\$5,000

This amount is your Deductible + your Coinsurance and Copay (medical and Rx)

INPATIENT FACILITY SERVICES¹

YOU PAY

Inpatient facility services include medical and surgical hospital admissions, skilled nursing facilities, rehabilitation therapy, and all associated physician's fees incurred while inpatient

20% after deductible

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Inpatient rehabilitation therapy services are limited to 30 days per plan term

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