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Substitute Equipment and Supplied The Company in the first interest and Supplied to deductible and combined in the company in	Diabetic Equipment and Supplies	\$15 co-payment per item or 34-day supply	Subject to deductible and co-insurance

 $^{^{\}star}$ Benefit riders available to satisfy the "make available" provisions of Section 4303(e) of the New York State Insurance Laws

Note: Benefit limitations and maximums are per Member per calendar year.

EXCLUSIONS: This SUMMARY OF BENEFITS highlights the standard benefits of the HMO Point of Service contract. Benefits shown may be subject to Restrictions, Exclusions and Limitations found in the Group Subscriber Contract.



[#] Failure to Pre-authorize all non-emergency, or elective surgery hospital admissions, will result in a penalty.

[^] Must be authorized. Provider will be paid at the Atlantis usual, customary rate.