<u>FINANCIALS</u> Office visit Co-pay	IN NETWORK What You Pay \$10 co-payment	OUT OF NETWORK What You Pay Subject to deductible and co-insurance	ATLANTIS OUTPATIENT CENTERS What You Pay
Deductible Single/Family	N/A	\$300/\$750	
Co-insurance	N/A	80/20	
Maximum Out of Pocket (after deductible) Single/Family	N/A	\$2,000/\$5,000	
Lifetime Maximum	None	\$1,000,000	
DOCTOR'S SERVICES			
Office Visits (PCP or Specialist)	\$10 co-payment	Subject to deductible and co-insurance	No co-payment
Inpatient Hospital Visits Allergy Testing and Treatment	No co-payment \$10 co-payment	Subject to deductible and co-insurance Subject to deductible and co-insurance	No co-payment
Anesthesia	No cost	Subject to deductible and co-insurance	
Diagnostic Services	\$10 co-payment	Subject to deductible and co-insurance	No co-payment
Mammography Screening	\$10 co-payment	Subject to deductible and co-insurance	
Prostate Cancer Screening	\$10 co-payment	Subject to deductible and co-insurance	No co-payment
Breast Reconstructive Services after a Mastectomy Obstetrical/Gynecological Services	\$10 co-payment \$10 co-payment	Subject to deductible and co-insurance Subject to deductible and co-insurance	
Pap Smears and Cervical Ctyology Screenings	\$10 co-payment	Subject to deductible and co-insurance	
Infertility services	\$10 co-payment	Subject to deductible and co-insurance	
Bone Mineral Density Measurements, Testing and Devices	\$10 co-payment	Subject to deductible and co-insurance	
Enteral Formulas	\$10 co-payment	Subject to deductible and co-insurance	
Second Surgical and Medical Opinions	\$10 co-payment	Subject to deductible and co-insurance	No co-payment
Second Medical Opinions (diagnosis of cancer, negative or positive) Periodic Adult Physical Examinations	\$10 co-payment \$10 co-payment	Not subject to deductible and co-insurance ^ In network benefits only	No co-payment
Well-Child Care Visits (including immunizations)	No co-payment	In network benefits only	No co-payment
Experimental/Investigational services recommended by external appeal agent		Subject to deductible and co-insurance	
Pre- & Post-Natal Care	\$10 co-payment	Subject to deductible and co-insurance	
Delivery of Child	No co-payment	Subject to deductible and co-insurance	N
Inpatient Surgical Services # Outpatient Ambulatory Surgical Services #	No co-payment No co-payment	Subject to deductible and co-insurance Subject to deductible and co-insurance	No co-payment
Chiropractic Care	\$10 co-payment	Subject to deductible and co-insurance	No co-payment
Diabetic Education	\$10 co-payment	Subject to deductible and co-insurance	No co-payment
AMBULATORY SERVICES			
Radiation Therapy and Chemotherapy	\$10 co-payment	Subject to deductible and co-insurance	
Hemodialysis	\$10 co-payment	Subject to deductible and co-insurance	
Pre-admission Testing	\$10 co-payment	Subject to deductible and co-insurance	No co-payment
X-Ray and Laboratory Services	\$10 co-payment	Subject to deductible and co-insurance	No co-payment
HOSPITAL SERVICES**			
Inpatient Admission (per continuous confinement) Cardiac Rehabilitation (per continuous confinement)	\$250 co-payment \$250 co-payment	Subject to deductible and co-insurance Subject to deductible and co-insurance	
Outpatient Surgery Facility Charges	No co-payment	Subject to deductible and co-insurance	
Blood and Blood Products	No co-payment	Subject to deductible and co-insurance	
Ambulance Service	No co-payment	Subject to deductible and co-insurance	
Emergency Room Care (no admission to hospital)	\$50 co-payment	Subject to deductible and co-insurance	
HOSPITAL ALTERNATIVES			
Skilled Nursing Facility: 45 days per calendar year *	No co-payment	Subject to deductible and co-insurance	
Home Health Care: 60 visits per calendar year	No co-payment	Subject to deductible and co-insurance	
End of Life Care Program Hospice Care: Inpatient (210 days combined with outpatient)	No co-payment No co-payment	Subject to co-insurance only Subject to deductible and co-insurance	
Hospice Care (5 Bereavement counseling visits)	No co-payment	Subject to deductible and co-insurance	
REHABILITATIVE SERVICES		,	
Physical/Speech/Occupational			
Inpatient: 30 days per diagnosis per calendar year	No co-payment	Subject to deductible and co-insurance	
Outpatient: 20 visits per diagnosis per calendar year*	\$10 co-payment	Subject to deductible and co-insurance	No co-payment
MENTAL HEALTH			
Inpatient Admission: 30 days per calendar year	No co-payment	In network benefits only	
Outpatient: 20 visits per calendar year	\$25 co-payment	In network benefits only	
SUBSTANCE ABUSE			
Inpatient Detoxification: (limited to 7 days per calendar year)	No co-payment	In network benefits only	
Outpatient 60 visits per calendar year		Cubicat to doductible and an incurs	
(20 of the visits may be used for Family Therapy)	\$10 co-payment	Subject to deductible and co-insurance	
MEDICAL EQUIPMENT & SUPPLIES			
Durable Medical Equipment & Supplies	\$0 co-payment	Subject to deductible and co-insurance	
Diabetic Equipment and Supplies	\$10 co-payment per item or 34-day supply	Subject to deductible and co-insurance	

* Benefit riders available to satisfy the "make available" provisions of Section 4303(e) of the New York State Insurance Laws

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.

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. Atlantis Outpatient Centers are owned and operated by physicians. Atlantis Health Plan has licensed the naming rights and logo of Atlantis Health Plan to the physician entity that owns and operates Atlantis Outpatient Centers. 12.16.05

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