

Personal Health Plans - Premier Plan

Simple Solutions for Individuals and Families

Plan Benefits	In-Network	Out-of-Network
Lifetime Maximum Per Insured	\$5 million	
Calendar-Year Maximum Per Insured	\$1 million	
Individual Daily Deductibles ¹ <i>Maximum of 2 per family</i>	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000	3x In-network
Coinsurance	Deductible then 100%	Deductible then 100%
Individual Calendar-Year Out-of-Pocket Maximum ² <i>Maximum of 2 per family</i>	<input type="checkbox"/> \$4,000 <input type="checkbox"/> \$8,000	2x In-network
Physician Charge at Office Visit <i>Other covered services performed are subject to daily deductible and coinsurance.</i>	\$40 copay then 100% or Deductible then 100%	Deductible then 100%
Routine Mammography ³	100% of Covered Charges	100% of Covered Charges
Emergency Room	Deductible then 100%	Deductible then 100%
Ambulance	Deductible then 100%	
OUTPATIENT		
Diagnostic Lab, X-ray and Tests	Deductible then 100%	Deductible then 100%
MRI, CT, and Nuclear Imaging	Deductible then 100%	Deductible then 100%
Surgery	Deductible then 100%	Deductible then 100%
General Outpatient Medical Services and Supplies; Non-Surgical Back Treatment ⁴	Deductible then 100%	Deductible then 100%
Mental, Nervous and Chemical Dependency Care ⁴	Deductible then 100%	Deductible then 100%
INPATIENT		
Surgical Services and Confinement	Deductible then 100%	Deductible then 100%
Mental and Nervous Care ⁴	Deductible then 100%	Deductible then 100%

¹ Does not include Rx deductibles, copays, pre-certification penalty amounts and any other expenses not covered. Once the out-of-network deductible has been satisfied, the in-network deductible is deemed satisfied.

² Out-of-pocket maximum includes daily deductible amounts; and excludes Rx deductibles, copays, pre-certification penalty amounts and any other expenses not covered. In-network and out-of-network out-of-pocket maximums accumulate separately. Once the out-of-network out-of-pocket maximum has been satisfied, the in-network deductible and out-of-pocket maximum are deemed satisfied.

³ Daily deductible and copay waived.

⁴ See back for additional details and benefit limitations.

Note: Plan overview complements the Personal Health Plans brochure. See certificate of coverage for details.

Outpatient Prescription Drug Options

Option 1

Provides a discount on prescription drug purchases at participating pharmacies.

This is not an insurance benefit.

Option 2

Not applicable

Option 3

Generic

Copay

\$30

Formulary, non-formulary and specialty drugs available with discount card.

Discount card is not an insurance benefit.

Option 4

Not applicable

Copay

Option 5

Generic

Formulary

Non-Formulary

Specialty Drugs

Copay

\$30

\$50*

\$75*

\$100*

*\$500 separate Rx calendar-year deductible per insured for all non-generic drugs (maximum of three per family)

Option 6

Generic

Formulary

Non-Formulary

Specialty Drugs

Copay

\$30

\$50**

\$75**

\$100**

**\$1,000 separate Rx calendar-year deductible per insured for all non-generic drugs (maximum of three per family)



THE IHC GROUP
Independence Holding Company

Medical insurance underwritten by
Standard Security Life Insurance
Company of New York, a member
of The IHC Group

Exclusions

CONSULT THE CERTIFICATE OF COVERAGE FOR A COMPLETE DESCRIPTION OF THE CHARGES, SERVICES AND SUPPLIES EXCLUDED FROM COVERAGE.

Except as specifically provided for in the policy, the expenses for any of the following are excluded from coverage:

Any service or supply in connection with the implant of an artificial organ

Any treatment, service, supply or prescription medication that:

- a) is not due to a sickness or injury;
- b) is not recommended by a physician or
- c) is not medically necessary

Outpatient prescription medications, including but not limited to specialty medications unless covered by the Prescription Medication Benefit Rider

Hospital or physician charges for weekend hospital admissions for non-emergency procedures, unless medically necessary or unless surgery is scheduled for the next day

Any injury or sickness which arises out of or in the course of any employment for wage or profit

An injury or sickness incurred while on active duty with the military of any country or international organization; or resulting from war or any act of war or the participation in a riot or insurrection

Treatment, services or supplies for any loss sustained, incurred due to or contracted as a consequence of a covered person:

- a) being intoxicated;
- b) being under the influence of any narcotic, barbituate, hallucinatory or other drug, unless administered by a physician and taken in accordance with the prescribed dosage or
- c) being under the influence of any illegal drug as defined by state or federal law

Treatment, services or supplies related to the teeth, gums and any other associated structures

Treatment, services or supplies as the result of prognathism, retrognathism, micrognathism or any treatment, services or supplies to reposition the maxilla (upper jaw), mandible (lower jaw) or provided for temporomandibular joint (TMJ) dysfunction

Treatment, services or supplies for:

- a) breast augmentation;
- b) the removal of breast implants and
- c) breast reduction surgery unless medically necessary due to a sickness

Surgery to correct refractive errors, routine eye exams, glasses, visual therapy or contact lenses

Contraceptive drugs and devices; pregnancy; voluntary sterilization or reversal; fertility treatments including any impregnation techniques and voluntary abortion

A newborn's well-baby charges including hospital expenses and nursery charges

Attempted suicide or intentionally self-inflicted injury or sickness while sane or insane

Treatment, services or supplies for inpatient chemical dependency disorders

Treatment, services or supplies to eliminate or reduce a dependency on or an addiction to tobacco

Treatment, services or supplies related to paring or removal of corns, calluses, bunions or toenails

Orthotics or any treatment, services or supplies related to the feet by means of posting or strapping, or range-of-motion studies

Treatment, services or supplies for obesity, extreme obesity, morbid obesity or weight reduction, including all forms of surgery

Treatment, services or supplies received from a provider if such provider is a close relative of or lives in the same household as the covered person, or is an owner, partner, officer, director or employee of the same employer as the covered person

Private-duty nursing or custodial care

Inpatient personal-convenience items

Telephone and e-mail consultations or missed-appointment fees

Treatment, services or supplies received or purchased outside the United States, unless the charges are incurred while traveling on business or for pleasure for a period not to exceed 90 days, and the charges are incurred for urgent care, provided the treatment, services and supplies used in connection with the urgent care are approved for use in the United States

Treatment, services or supplies for complications of conditions that are not covered under the policy

Non-emergency care ambulance services, durable medical equipment that exceeds \$1,000 and certain prescription medications, unless pre-determined

Any conditions specifically excluded by riders, endorsements or exclusions attached to the policy

Charges incurred after coverage under the policy terminates, regardless of when the condition originated

Charges in excess of the usual and reasonable charges

Non-Surgical Back Treatment

\$500 maximum benefit per calendar year in-or out-of-network.

Outpatient Mental, Nervous and Chemical Dependency Care

Up to \$1,250 per calendar year in- or out-of-network.

Inpatient Mental and Nervous Care

Maximum of 10 inpatient days, up to \$2,500 per calendar year in- or out-of-network.