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## ST. LANDRY FIRE DIST. #3 PPO PLAN BENEFIT OVERVIEW

PREFERRED PROVIDER NETWORK: VERITY HEALTH NETWORK

IN-NETWORK BENEFITS OUT-OF-NETWORK BENEFITS

DEDUCTIBLE: \$750.00 DEDUCTIBLE: \$750.00

CO-INSURANCE: 80% CO-INSURANCE: 60% OF U&C

OUT OF POCKET: \$3,500.00 OUT OF POCKET: N/A

PCP OFFICE VISIT COPAY: \$15.00 PCP OFFICE VISIT: DEDUCTIBLE/60% SPEC OFFICE VISIT: 80% NO DEDUCTIBLE SPEC OFFICE VISIT: DEDUCTIBLE/60% HOPITALIZATIONS: DEDUCTIBLE/80%

URGENT CARE: \$15.00 Urgent Care: DEDUCTIBLE/60%

PRESCRIPTION COVERAGE: \$15.00/GENERIC \$30.00/BRAND

THE ABOVE BENEFITS ARE SUBJECT TO APPLICABLE POLICY EXCLUSIONS.

PRIOR AUTHORIZATION IS REQUIRED FOR THE FOLLOWING. PLEASE CONTACT MANAGED CARE CONCEPTS AT 1-866-750-2723 OR FAX CLINICAL TO 1-409-886-0409. FAILURE TO OBTAIN PRIOR AUTHORIZATION WILL RESULT IN DENIAL OF PAYMENT.

INPATIENT HOSPITALIZATIONS OUTPATIENT SURGERY MENTAL HEALTH INPATIENT

MENTAL HEALTH PARTIAL 23 HR OBSERVATION HOME HEALTH CARDIA/PULMONARY REHAB KIDNEY DIALYSIS TRANSPLANTS CHEMOTHERAPY/RADIATION TX PAIN MANAGEMENT ARTHROSCOPIES

DURABLE MEDICAL EQUIPMENT SLEEP STUDIES HOSPICE CHIROPRACTIC OVER 30 VISITS PET SCANS MRI

PHYSICAL, OCCUPATIONAL AND SPEECH THERAPY

EMERGENCY ADMITS MUST BE APPROVED WITHIN 48 HOURS OF ADMISSION.

\*\*This is not a guarantee of benefits and the actual payments made maybe other than stated above. Circumstances not yet revealed may dictate the denial of the claim in whole or in part may occur. All claims are subject to eligibility requirements, benefit plan limitations and policy provisions upon receipt.