

Attachment A to Certificate of Coverage

The Plan's services and benefits, with their copayments, coinsurance, and some of the limitations, are listed below. **Services received in a primary, specialty, or urgent care office may be subject to a copay or coinsurance in addition to the office visit cost-sharing depending on the type of service received.** Please remember that this is only a brief listing. For further information, plan guidelines, and exclusions, please see the Certificate of Coverage.

Please keep this Attachment A for your records.

MEDICAL BENEFITS	COVERAGE
CALENDAR YEAR DEDUCTIBLE: Applies ONLY to those benefits with coinsurance coverage when the Member pays a set percentage of the cost. Does not apply to benefits with a copayment. Does not apply to Biological, Biotechnical and Specialty Pharmaceuticals ordered through Express Scripts but will apply to such drugs when provided directly by a physician or hospital.	\$300 per individual; \$900 per family
CALENDAR YEAR OUT-OF-POCKET MAXIMUM: The most a Member will pay per Calendar Year for qualified medical, mental and substance abuse services, prescription drugs, and specialty drugs. The maximum includes deductibles, copayments, and coinsurance paid by the Member for qualified services but does not include premiums, ancillary charges, or out-of-network charges over the maximum payment allowance. See the Certificate of Coverage for details.	\$5,000 per individual; \$10,000 per family
PREVENTIVE CARE: <ul style="list-style-type: none"> Well Baby Care (Children under age 3) Routine Physicals (One per Calendar Year for ages 3+) Covered Immunizations OB/GYN Preventive Visit (One per Calendar Year) Preventive Prenatal Care (As defined in the Certificate of Coverage) Other preventive items and services. See Certificate of Coverage for more information. 	100% Coverage
OTHER PRIMARY CARE SERVICES: <ul style="list-style-type: none"> Medical Physician Services Hearing Exams Illness and Injury 	\$35 Copayment per visit
SPECIALTY CARE: <i>(No PCP Referral Required)</i> <ul style="list-style-type: none"> Medical Physician Services OB/GYN Services Illness and Injury 	\$50 Copayment per visit
URGENT CARE CENTER SERVICES: <ul style="list-style-type: none"> Medical Physician Services Illness and Injury 	\$50 Copayment per visit
TELADOC TELEHEALTH SERVICES: <ul style="list-style-type: none"> Primary/Urgent Care Consultations Behavioral Health Consultations 	\$0 per consultation \$50 per consultation
VISION CARE: <i>(No PCP Referral Required)</i> <ul style="list-style-type: none"> One routine vision exam per Calendar Year Other eye care office visits 	\$50 Copayment per visit \$50 Copayment per visit
ALLERGY SERVICES: <i>(No PCP Referral Required)</i> <ul style="list-style-type: none"> Physician Services Testing and Treatment 	\$50 Copayment per visit 90% Coverage
CHRONIC CARE MAINTENANCE: <i>(Including, but not limited to, dialysis, radiation therapy, wound care, wound therapy)</i>	90% Coverage
LABORATORY SERVICES: <ul style="list-style-type: none"> Laboratory Procedures Covered Genetic Testing 	90% Coverage 80% Coverage
DIAGNOSTIC SERVICES: <ul style="list-style-type: none"> X-Rays Other Diagnostic Services <i>(Including, but not limited to, CT Scan, MRI, PET/SPECT, ERCP)</i> 	\$10 Copayment per image 90% Coverage
OUTPATIENT SERVICES: <ul style="list-style-type: none"> Surgery and Other Outpatient Services Outpatient Hospital Observation (No procedure performed) 	90% Coverage \$250 Copayment per day (Days 1-5)
HOSPITAL INPATIENT SERVICES: <ul style="list-style-type: none"> Physician Services Semi-Private Room 	100% Coverage \$250 Copayment per day (Days 1-5)
MATERNITY SERVICES: <i>(Covered for employee and employee's spouse; not covered for dependent children except as provided under Preventive Care)</i> <ul style="list-style-type: none"> Physician Services <i>(Prenatal, delivery, and postnatal care)</i> Maternity Hospitalization 	\$50 Copayment per delivery \$250 Copayment per day (Days 1-5)
Eligible baby must be enrolled in plan within 31 days of birth or adoption for care to be covered.	
EMERGENCY ROOM SERVICES:	\$275 Copayment per visit
EMERGENCY AMBULANCE SERVICES: <i>(Must be Medically Necessary)</i>	90% Coverage
DURABLE MEDICAL EQUIPMENT AND PROSTHETIC DEVICES:	90% Coverage
SKILLED NURSING FACILITY SERVICES: <i>(100 days per Lifetime)</i>	90% Coverage
DIABETES SELF-MANAGEMENT EDUCATION:	\$50 Copayment per visit
DIABETIC SUPPLIES: Insulin covered under prescription drug rider. For Diabetic Supplies call VIVA HEALTH.	100% Coverage

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MEDICAL BENEFITS	COVERAGE
REHABILITATION SERVICES: Physical, Speech, and Occupational Therapy (Limited to 60 total inpatient days and 30 total outpatient visits per Calendar Year)	90% Coverage
HABILITATION SERVICES: Physical, Speech, and Occupational Therapy and Applied Behavior Analysis (Limited to a diagnosis of Autism, Autism Spectrum Disorder, or Pervasive Developmental Delay)	90% Coverage
HOME HEALTH CARE SERVICES: (Limited to 60 visits per Calendar Year)	90% Coverage
CHIROPRACTIC SERVICES: (No PCP Referral Required. Covered up to 25 visits per Calendar Year)	\$50 copayment per visit
TEMPOROMANDIBULAR JOINT DISORDER:	\$50 Copayment per visit
SLEEP DISORDERS:	\$50 Copayment per visit
• Sleep Study	90% Coverage per sleep study
TRANSPLANT SERVICES:	\$250 Hospital Copayment per day (Days 1-5)

MENTAL HEALTH & SUBSTANCE ABUSE SERVICES¹:

- Inpatient \$250 Copayment per day (Days 1-5)
 - Outpatient \$50 Copayment per visit
- ¹Treatment at a residential facility is not a covered service. Certain diagnoses are excluded from coverage. See your Certificate of Coverage for details.

PHARMACEUTICAL BENEFITS	COVERAGE
COVERED PRESCRIPTION DRUGS²:	
• Tier 1 (Preferred Generic Drugs)	
○ From a Participating Pharmacy	\$5 Copayment per 30-day supply
○ Mail-order	\$12 Copayment per 90-day supply
○ Participating Pharmacy	\$15 Copayment per 90-day supply
• Tier 2 (Generic Drugs)	
○ From a Participating Pharmacy	\$20 Copayment per 30-day supply
○ Mail-order	\$43 Copayment per 90-day supply
○ Participating Pharmacy	\$60 Copayment per 90-day supply
• Tier 3 (Preferred Brand and Non-Preferred Generic Drugs)	
○ From a Participating Pharmacy	\$40 Copayment per 30-day supply
○ Mail-order	\$86 Copayment per 90-day supply
○ Participating Pharmacy	\$120 Copayment per 90-day supply
• Tier 4 (Non-Preferred Brand and Non-Preferred Generic Drugs)	
○ From a Participating Pharmacy	\$65 Copayment per 30-day supply
○ Mail-order	\$162 Copayment per 90-day supply
○ Participating Pharmacy	\$195 Copayment per 90-day supply
• Tier 5 (Biological Drugs, Biotechnical Drugs, and Specialty Pharmaceuticals³ and Non-Preferred Drugs)	80% Coverage
• Oral Contraceptives	\$0 Copayment for select generic drugs; Applicable Copayment for other generic drugs and all brand drugs
• Diabetic Testing Supplies [OneTouch and Freestyle (excluding Libre) glucose meters, OneTouch glucose test strips, and any brand of lancets/lancet devices]	100% Coverage

²Some medications may require prior authorization from VIVA HEALTH. For further information, please contact Customer Service at the phone number listed below. ³May be administered in the home, physician's office or on an outpatient basis. When these medications are received from Express Scripts, they must be ordered by calling 1-800-803-2523. For a list of medications in this category, please refer to www.vivaemployer.com/Members/Default.aspx.

When generic is available, Member pays difference between generic and Brand price, plus Copayment ("ancillary charge"). Ancillary charges do not count toward the out-of-pocket maximum. Check with your participating pharmacy to learn if it is eligible to offer a 90-day supply at retail.

VIVA HEALTH Customer Service: (205) 558-7474 or 1-800-294-7780 | Visit our Website at www.vivahealth.com

Pre-Existing Condition Policy:	No pre-existing condition exclusions or waiting period.
Eligible Employee:	Eligible employees must elect coverage within 31 days of becoming eligible or within 31 days of a qualifying life event.
Eligible Dependent:	Eligible employee's lawful spouse and children of Eligible Employees up to age 26 or disabled dependents who meet eligibility criteria. Dependents with a last name different from employee's must be verified as eligible through submission of a marriage or birth certificate with the enrollment application. Eligible dependents must enroll in coverage within 31 days of the eligible employee's initial enrollment, at annual enrollment, or within 31 days of a qualifying life event.
Working Spouse Rule:	Your spouse is NOT eligible for primary coverage under this plan if: <ul style="list-style-type: none"> 1. your spouse is eligible for coverage under his/her employer's plan AND 2. that employer pays at least 50% of total premium for individuals on any plan offered. Verification of the spouse's ineligibility for an employer plan that meets the provisions above is required for this plan to be primary. Your spouse may be eligible for secondary coverage under this plan if proof of other primary insurance is provided.
Nondiscrimination Notice:	VIVA HEALTH complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
Language Assistance Services:	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-294-7780 (TTY: 711). 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-294-7780 (TTY: 711)。