



Canandaigua Chamber of Commerce

	EPO 1	EPO 2	EPO 3	EPO 4
Annual Deductible per Calendar Year	N/A	N/A	N/A	\$1,200 per Individual/\$3,000 per Family* (see last page for details).
Physician Services				
Primary Care Physician Office Visit for Adults	\$15	\$20	\$25	\$30
Specialist Office Visit	\$15	\$20	\$25	\$30
Sick Child Visit ages 0-4/ages 5-18	\$15	\$20	\$25	\$30
Preventive Care Services				
Well-Child Visits (through age 18)	No copay	No copay	No copay	No copay
Routine GYN exam (one every six months)	\$15	\$20	\$25	\$30
Periodic Physical Exams (age 19 and up)	\$15	\$20	\$25	\$30
Periodic Mammogram Screenings	No copay	No copay	No copay	No copay
Emergency and Urgent Care Services				
Ambulance Services (copay waived if admitted to hospital; not waived for observation stay)	\$15	\$20	\$25	\$30
Emergency Room (copay waived if admitted to hospital; not waived for observation stay)	\$50	\$50	\$50	\$50
Urgent Care at an Urgent Care Center	\$25	\$30	\$35	\$40
Outpatient Hospital and Skilled Nursing Services				
Outpatient Procedures in Facility	\$100	\$100	\$100	No copay
~Physician Charges	No copay	No copay	No copay	No copay
~Facility Charges (per procedure)	No copay	No copay	No copay	No copay
Skilled Nursing Facility (360 day lifetime)	\$300	\$300	\$500	No copay
Inpatient Hospital				
Hospital Admisson	\$300	\$300	\$500	No copay
Physician surgical fees	No copay	No copay	No copay	No copay
Anesthesiology	No copay	No copay	No copay	No copay
Maternity & Family Planning Services				

Prenatal and postnatal care in the doctor's office (per pregnancy)	\$50	\$50	\$75	\$75
Maternity Radiology & Tests (e.g., ultrasound & Amniocentesis)	\$15	\$20	\$25	\$30
Hospital Delivery and Newborn Nurse (per delivery)	\$300	\$300	\$500	No copay
Mental Health				
Inpatient - up to 30 days per calendar year, including physician services	\$300	\$300	\$500	No copay
Outpatient - Up to 20 visits per calendar year	\$15	\$20	\$25	\$30
Chemical Abuse				
Inpatient Detoxification (7 days per calendar year)	\$300	\$300	\$500	No copay
Outpatient (up to 60 visits per calendar year)	\$15	\$20	\$25	\$30
Additional Services				
Chiropractic Care	\$15	\$20	\$25	\$30
Physical, Occupational, and Speech Therapy	\$15 (30 visits per year)	\$20 (30 visits per year)	\$25 (30 visits per year)	\$30 (30 visits per year)
Chemotherapy and Radiation Therapy	\$15	\$20	\$25	\$30
Dialysis	No copay	No copay	No copay	No copay
Diagnostic lab tests (outside hospital)	No copay	No copay	No copay	No copay
Diagnostic x-ray services (per visit)	\$15	\$20	\$25	\$30
Physician administered medications (per day)	\$15	\$20	\$25	\$30
Home health care (per day)	\$15 (100 visits per year)	\$20 (100 visits per year)	\$25 (100 visits per year)	\$30 (100 visits per year)
Out-of-Network Coverage				
Worldwide coverage for emergency care.#				

Routine Eye and Hearing Services

Annual eye exam for glasses or contacts, Child (ages 0 through 18)/Adult (ages 19 and up)	\$15	\$20	\$25	\$30
Vision wear	20% discount at participating providers	20% discount at participating providers	20% discount at participating providers	20% discount at participating providers
Hearing aids - children (to age 18)	\$600 (every 3 years)	\$600 (every 3 years)	\$600 (every 3 years)	\$600 (every 3 years)

Prescription Coverage

<p>Under the Generic MAC program, if there is an A-rated generic drug, you have the option of choosing the brand name drug but will be responsible for the difference in cost between the generic and the brand name drug plus your copayment.</p> <p>Not Covered: Non-standard/unevaluated medications and cosmetic drugs</p>	<p>Retail: Up to a 90 day supply of outpatient prescription drugs is covered. There is a copayment for each 30 day supply of \$10 for Tier 1 drugs, \$30 for Tier 2 drugs or \$50 for Tier 3 drugs.</p> <p>Mail Order Program: Up to a 90 day supply of approved drugs is covered with a \$25 copayment for Tier 1 drugs, \$75 copayment for Tier 2 drugs or \$125 copayment for Tier 3 drugs.</p> <p>Approved generic prescription contraceptive drugs or devices are covered 100% under retail or mail order.</p> <p>Approved generic drugs covered at 100% for children through age 18.</p>	<p>Retail: Up to a 90 day supply of outpatient prescription drugs is covered. There is a copayment for each 30 day supply of \$10 for Tier 1 drugs, \$30 for Tier 2 drugs or \$50 for Tier 3 drugs.</p> <p>Mail Order Program: Up to a 90 day supply of approved drugs is covered with a \$25 copayment for Tier 1 drugs, \$75 copayment for Tier 2 drugs or \$125 copayment for Tier 3 drugs.</p> <p>Approved generic prescription contraceptive drugs or devices are covered 100% under retail or mail order.</p> <p>Approved generic drugs covered at 100% for children through age 18.</p>	<p>Retail: Up to a 90 day supply of outpatient prescription drugs is covered. There is a copayment for each 30 day supply of \$10 for Tier 1 drugs, \$30 for Tier 2 drugs or \$50 for Tier 3 drugs.</p> <p>Mail Order Program: Up to a 90 day supply of approved drugs is covered with a \$25 copayment for Tier 1 drugs, \$75 copayment for Tier 2 drugs or \$125 copayment for Tier 3 drugs.</p> <p>Approved generic prescription contraceptive drugs or devices are covered 100% under retail or mail order.</p> <p>Approved generic drugs covered at 100% for children through age 18.</p>	<p>Retail: Up to a 90 day supply of outpatient prescription drugs is covered. There is a copayment for each 30 day supply of \$10 for Tier 1 drugs, \$30 for Tier 2 drugs or \$50 for Tier 3 drugs.</p> <p>Mail Order Program: Up to a 90 day supply of approved drugs is covered with a \$25 copayment for Tier 1 drugs, \$75 copayment for Tier 2 drugs or \$125 copayment for Tier 3 drugs.</p> <p>Approved generic prescription contraceptive drugs or devices are covered 100% under retail or mail order.</p> <p>Approved generic drugs covered at 100% for children through age 18.</p>
Diabetic oral agents/insulin/supplies, 30-day supply retail	\$15	\$20	\$25	\$30
Diabetic 90-day supply mail-order	\$37.50	\$50	\$62.50	\$75

Durable Medical Equipment

Durable Medical Equipment	20% per unit (up to \$7,500 per year)	20% per unit (up to \$7,500 per year)	20% per unit (up to \$7,500 per year)	20% per unit (up to \$7,500 per year)
External Prosthetics	20% per unit (combined up to \$7,500 per year)	20% per unit (combined up to \$7,500 per year)	20% per unit (combined up to \$7,500 per year)	20% per unit (combined up to \$7,500 per year)
Orthotics	1 pair every 3 years	1 pair every 3 years	1 pair every 3 years	1 pair every 3 years
Diabetic DME education (per visit)	\$15	\$20	\$25	\$30
Breast prosthetics	Covered 80%	Covered 80%	Covered 80%	Covered 80%

Health and Wellness Program

<p>Health Dollars: Members receive \$50 “health dollars” (per subscriber) to spend on fitness and exercise programs, recreation programs, massage therapy, health and wellness classes, water safety, first aid, and sports/fitness accredited programs.</p>	<ul style="list-style-type: none"> * HealthDollar Rewards - Members earn up to \$300 each year by tracking their health online with the WebMD Personal Health Manager * Work Well Live Well - online health tools and educational information to your workplace * Healthy Discounts - exclusive savings at a variety of businesses and events * Personal Care Advocacy - a Registered Nurse assigned to each member dedicated to answering health care questions and guiding people to better health 	<ul style="list-style-type: none"> * HealthDollar Rewards - Members earn up to \$300 each year by tracking their health online with the WebMD Personal Health Manager * Work Well Live Well - online health tools and educational information to your workplace * Healthy Discounts - exclusive savings at a variety of businesses and events * Personal Care Advocacy - a Registered Nurse assigned to each member dedicated to answering health care questions and guiding people to better health 	<ul style="list-style-type: none"> * HealthDollar Rewards - Members earn up to \$300 each year by tracking their health online with the WebMD Personal Health Manager * Work Well Live Well - online health tools and educational information to your workplace * Healthy Discounts - exclusive savings at a variety of businesses and events * Personal Care Advocacy - a Registered Nurse assigned to each member dedicated to answering health care questions and guiding people to better health 	<ul style="list-style-type: none"> * HealthDollar Rewards - Members earn up to \$300 each year by tracking their health online with the WebMD Personal Health Manager * Work Well Live Well - online health tools and educational information to your workplace * Healthy Discounts - exclusive savings at a variety of businesses and events * Personal Care Advocacy - a Registered Nurse assigned to each member dedicated to answering health care questions and guiding people to better health
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