

Benefits For "EPO 20" EPO 10/25/40 VHD

Benefit	In Network
<b>Allergy Care</b>	Office Visit Copay 36 visits per/cal/yr
<b>Ambulance</b>	Covered up to UCR
<b>Chiropractic Care</b>	Office Visit Copay
<b>Dependent Coverage</b>	19/25 F/T Student
<b>Diagnostic X-Ray/Lab</b>	Office Visit Copay including Mammo- graphy
<b>Durable Medical Equipment</b>	\$100 Ded up to \$10,000 max/cal/yr Pre-Cert req'd \$2000+
<b>Emergency Room Charge</b>	\$50 Facility Charge Waived if admitted
<b>Home Health Care</b>	Covered in Full* 200 Visits per/cal/yr
<b>Hospice Care</b>	Covered in Full* 210 Days per/lifetime inpatient/in-home
<b>Hospital Services</b>	
Inpatient	Covered in Full* Base 365 days single single hosp confine
Outpatient	Covered in Full* Ambulatory Surgery
<b>Maternity Charge</b>	Covered in Full* Routine Nursery Care
<b>Maximum Benefit</b>	N/A
<b>Mental Health</b>	
Inpatient	Covered in Full* 30 Days/cal/yr 60 Days lifetime
Outpatient	Office Visit Copay 30 Visits per/cal/yr
<b>Non-Notification</b>	Penalty if no Precertification
<b>Office Visits</b>	\$20 Copay

<b>Physical Therapy</b>	
Inpatient	IP-Covered in Full* 30 days max
Outpatient	Office Visit Copay 30 Visit per/cal/yr for PT & OT
<b>Pre-Admission Testing</b>	Covered in Full
<b>Preventive Care</b>	Office Visit Copay Annual Physical Check up
<b>Private Duty Nursing</b>	
Inpatient	Not Covered
Outpatient	Not Covered
<b>Routine Adult Care</b>	Office Visit Copay for Adult Physical Check-up
<b>Routine Eye Exam</b>	\$10 Copay with Par Davis Vision Provider 1 exam every 2 yrs
<b>Routine OB/GYN</b>	Office Visit Copay
<b>Skilled Nursing Facility</b>	Covered in Full* 60 Days per/cal/yr
<b>Specialist Copay</b>	Office Visit Copay
<b>Speech Therapy</b>	Office Visit Copay 10 Visits per/cal/yr
<b>Substance Abuse</b>	
Inpatient	Covered in Full* Detox-7 days/cal/yr Rehab-30 days/cal/yr
Outpatient	Covered in Full 60 Visits per/cal/yr up to 20 for Family*
<b>Surgical Charge</b>	
Inpatient	Covered in Full*
Outpatient	Covered in Full* Ambulatory Surgery

**Well Baby Care**

Covered in Full Incl well child care to age 19-Incl Immun