

MyDoc PPO National Silver HSA 1500

w/Child Dental

Effective Date 1/1/2016

Summary of Benefits Chart

Your Minuteman Health PPO Plan

This chart provides a summary of key services offered by your plan. Your Policy/Member Agreement has a full description of your plan's benefits and provisions.

Please note: for Out-of-Plan services, you may be responsible for any Remaining Balances. A Remaining Balance is that portion of an Out-of-Plan Provider's charge that is above MHI's Maximum Allowable Fee.

Note about Prior Authorization:

Some services require Prior Authorization. These services are marked with “#” in the chart. In some cases, if you do not obtain Prior Authorization, benefits may be denied and you may be responsible for all costs. (See, for example Diagnostic Imaging below) In other cases, if you fail to obtain Prior Authorization you may have a Reduction of Benefit up to the amount indicated below. (For example, Acute Hospital Care below). Remember that exclusions or limitations of this plan will still apply, even if you ask for Prior Authorization. For example, services that are not Medically Necessary are not covered, even if you ask for Prior Authorization.

	In-Plan Providers	Out-of-Plan Providers
<p>Deductible per Year*</p> <p>You must pay this amount for Covered Services before MHI will begin to pay benefits. As indicated in the chart below, some services are not subject to the deductible.</p> <p>This is a Health Savings Account (HSA) compatible plan. The plan will begin to pay benefits once any individual or combination of individuals has met the family deductible.</p>	<p>Combined Medical, Dental and Prescription Drugs</p> <p>\$1,500 per individual</p> <p>\$3,000 per family</p>	<p>Combined Medical and Dental</p> <p>\$3,000 per individual</p> <p>\$6,000 per family</p>
<p>*May be based on a Calendar Year or Policy Year Basis</p>		
<p>Maximum Out-of-Pocket*</p> <p>You are protected by an Out-of-Pocket Maximum each year. Once you reach this amount you will not have to pay Copays, Coinsurance, Deductibles for the remainder of the year. Included in your Out-of-Pocket Maximum are your Deductible, Copays and Coinsurance.</p> <p>This is a Health Savings Account compatible plan. For family policies, no one family Member is responsible for more than \$6,850** of the family Out-of-Pocket Maximum for In-Plan Providers.</p>	<p>Combined Medical, Dental and Prescription Drugs</p> <p>\$6,450 per individual</p> <p>\$12,900 per family</p>	<p>Combined Medical and Dental</p> <p>\$10,000 per individual</p> <p>\$16,000 per family</p>
<p>Reduction of Benefit</p> <p>Applies to certain services if Prior Authorization is required but not obtained.</p>	<p>Not Applicable</p>	<p>\$750</p>

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	Deductible Applies	Copay or Coinsurance	Deductible Applies	Copay or Coinsurance
Prescription Drugs	Please see the Prescription Drug Rider to your EOC for details about your prescription coverage		Not Covered	
<i>In-Plan Pharmacy (up to 30-day supply)</i>				
Tier 1 Generics	Yes	\$20 Copay after you have met the deductible	Not Covered	
Tier 2 Brand Name (Preferred)	Yes	\$40 Copay after you have met the deductible	Not Covered	
Tier 3 Brand Name (Non-Preferred)	Yes	\$70 Copay after you have met the deductible	Not Covered	
<i>Mail Service Pharmacy (up to 90-day supply)</i>				
Tier 1 Generics	Yes	\$40 Copay after you have met the deductible	Not Covered	
Tier 2 Brand Name (Preferred)	Yes	\$80 Copay after you have met the deductible	Not Covered	
Tier 3 Brand Name (Non-Preferred)	Yes	\$210 Copay after you have met the deductible	Not Covered	
Oral Oncology Drugs# Please see the Prescription Drug Rider to your EOC for details about your coverage.	Your payment responsibilities for prescribed oral oncology medications will be covered at the same level as intravenously administered or injected cancer medications that are covered as medical benefits.		Not Covered	
<i>Preventive Care</i>				
Adult Routine Exams	No	\$0	Yes	20% Coinsurance after you have met the deductible
Preventive Screenings (listed under "Outpatient Preventive Care" in the Covered Benefits Section of the Policy)	No	\$0	Yes	20% Coinsurance after you have met the deductible
Routine Child and Adult Immunizations	No	\$0	Yes	20% Coinsurance after you have met the deductible
Routine Eye Exams for Adults (limited to one per Calendar Year)	No	\$0	Yes	20% Coinsurance after you have met the deductible
Routine Eye Exams for Children (Limited to one per Calendar Year)	No	\$0	Yes	20% Coinsurance after you have met the deductible
Routine Prenatal and Postpartum Care	No	\$0	Yes	20% Coinsurance after you have met the deductible
Routine Mammograms (limited to one per Calendar Year)	No	\$0	Yes	20% Coinsurance after you have met the deductible

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	Deductible Applies	Copay or Coinsurance	Deductible Applies	Copay or Coinsurance
Screening Colonoscopy or Sigmoidoscopy (limited to one every five Calendar Years, office visits prior to the procedure are subject to applicable Deductible and Copays/Coinsurance)	No	\$0	Yes	20% Coinsurance after you have met the deductible
Well Child Care	No	\$0	Yes	20% Coinsurance after you have met the deductible
Women's Preventive Services including one routine gynecological exam per Calendar Year	No	\$0	Yes	20% Coinsurance after you have met the deductible
Outpatient Care				
Primary Care Office Visit (Non-Routine)	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Specialist Office Visit	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Allergy Injections	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Allergy Testing	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Cardiac Rehabilitation	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Chemotherapy and Radiation Therapy	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Chiropractic Services (limited to 12 visits per Calendar Year)	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Early Intervention Services (Covered for children from birth to age three)	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Hearing Tests	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Mental Health and Substance Abuse Disorder Office Visit	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Nutritional Counseling	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible

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	Deductible Applies	Copay or Coinsurance	Deductible Applies	Copay or Coinsurance
Short-Term Rehabilitation Services# (limited to 60 visits per member per Calendar Year for physical or occupational therapy or a combination of physical and occupational therapies)	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Outpatient Habilitation Services# (limited to 60 visits per member per Calendar Year for a combination of physical and occupational therapies). Benefit limit does not apply for covered services to treat Early Intervention.	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Outpatient Surgical Services and Procedures # (some services require Prior Authorization; cost sharing varies by location of service)				
<ul style="list-style-type: none"> Facility Fees from Hospital, Ambulatory Surgical Center or other approved facility 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
<ul style="list-style-type: none"> Physician/Surgeon Fees for services rendered in Hospital, Ambulatory Surgical Center or other approved facility 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<ul style="list-style-type: none"> Services rendered in Specialist Office 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
Second Opinions	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Emergency Care				
Ambulance and Transportation Services # (Non-emergency transportation requires Prior Authorization. If Prior Authorization is not obtained for Non-emergency transportation, member pays all costs)	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Emergency Room Care (copay waived if admitted)	Yes	20% Coinsurance after you have met the deductible	Yes	20% Coinsurance after you have met the deductible
Urgent Care Center or Facilities	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible

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	Deductible Applies	Copay or Coinsurance	Deductible Applies	Copay or Coinsurance
<i>Labs, Tests and Imaging</i>				
Diagnostic Imaging# - CT Scans, MRIs, MRAs, PET Scans, Nuclear Cardiac Imaging (Prior Authorization Required. Nuclear Cardiac Imaging requires Prior Authorization only when done in doctor's office)	Yes	20% Coinsurance after you have met the deductible.	Yes	40% Coinsurance after you have met the deductible Without Prior Auth, member is responsible for all costs.
Lab Services	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Other Diagnostic Testing (some services such as sigmoidoscopies, endoscopies, colonoscopies, arthroscopies, needle aspirations, and biopsies are covered under the Outpatient Surgical Services and Procedures Copay/Coinsurance benefit)	See Outpatient Surgical Services and Procedures	Cost sharing varies by location of service	Yes	Cost sharing varies by location of service
Radiological Services – Ultrasound, X-rays, Non-Routine Mammograms	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Sleep Study (maximum of two per Calendar Year)				
• Approved Facility	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
• Home sleep study	Yes	0% Coinsurance after you have met the deductible	Yes	20% coinsurance after you have met the deductible
<i>Inpatient Care</i>				
Facility Fees for Acute Hospital Care#	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
Facility Fees for Acute Inpatient Rehabilitation # (limited to up to 60 days per Calendar Year)	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
Facility Fees for Bariatric Surgery#	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained

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Facility Fees for Human Organ Transplants and Bone Marrow Transplants#	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
Facility Fees for Inpatient Mental Health and Substance Abuse Disorder Services#	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
Facility Fees for Skilled Nursing Facility# (limited to 100 days per Calendar Year)	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
Physician/Surgeon Fees for Inpatient Services	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<i>Autism Spectrum Disorder</i>				
Services to diagnose and treat Autism Spectrum Disorder include:				
<ul style="list-style-type: none"> Habilitative or Rehabilitative care includes applied behavioral analysis (ABA)# 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<ul style="list-style-type: none"> Neuropsychological evaluations# 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<ul style="list-style-type: none"> Other test to diagnose ASD# (some tests may require Prior Approval) 	Depends on type of test as listed elsewhere in this chart (Lab Services, Diagnostic Imaging, Diagnostic Testing, etc.)	Copay amount depends on type of test as listed elsewhere in this chart (Lab Services, Diagnostic Imaging, Diagnostic Testing, etc.)	Yes	40% Coinsurance after you have met the deductible
<ul style="list-style-type: none"> Prescription drugs 	Yes	Cost sharing varies by Tier	Not Covered	
<ul style="list-style-type: none"> Psychiatric Care 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<ul style="list-style-type: none"> Psychological Care 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible

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	Deductible Applies	Copay or Coinsurance	Deductible Applies	Copay or Coinsurance
<ul style="list-style-type: none"> • Therapeutic Care: <ul style="list-style-type: none"> ○ Services provided by licensed or certified speech therapists, occupational therapists, physical therapists ○ Services provided by licensed or certified social worker 				
	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<i>Cleft Palate and Cleft Lip for Children#</i>				
Services to cover the treatment of cleft lip and cleft palate includes:				
<ul style="list-style-type: none"> • Medical, dental, oral and facial surgery 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible & \$750 Reduction of Benefit if Prior Auth is required and not obtained.
<ul style="list-style-type: none"> • Specialist visit (including oral and plastic surgeons, orthodontists, dentist and audiologists) 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<ul style="list-style-type: none"> • Speech therapy 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<i>Dental Services</i>				
Pediatric Dental Services for Members under age 19 described later in the chart				
Surgical Treatment of Non-Dental Conditions# (some services are subject to the Outpatient Surgical Services and Procedures Copay/Coinsurance. Deductible may apply to some office services)				
Emergency Dental Care in an Emergency Room	Yes	20% Coinsurance after you have met the deductible	Yes	20% Coinsurance after you have met the deductible
<i>Diabetic Treatment, Services & Supplies</i>				
<ul style="list-style-type: none"> • Outpatient Services 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<ul style="list-style-type: none"> • Lab Services 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<ul style="list-style-type: none"> • Durable Medical Equipment# (some DME requires Prior Authorization) 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible & \$750 Reduction of Benefit if Prior Auth is required and not obtained.
<ul style="list-style-type: none"> • Insulin pumps & insulin pump supplies# 	Yes	\$0 Copay after you have met the deductible	Yes	20% Coinsurance after you have met the deductible & \$750 Reduction of Benefit if

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				Prior Auth is required and not obtained.
<ul style="list-style-type: none"> • Prescription Drugs 	Yes	Cost sharing varies by Tier	Not Covered	
<ul style="list-style-type: none"> • Group Diabetic Education Services 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<ul style="list-style-type: none"> • Individual Diabetic Education 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<i>Durable Medical Equipment, Prosthetic Equipment & Medical/Surgical Supplies</i>				
Durable Medical Equipment# (some items require Prior Authorization)	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible & \$750 Reduction of Benefit if Prior Auth is required and not obtained
Prosthetic Limbs	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible. Without Prior Authorization member pays all costs.
Wigs (Scalp Hair Prosthesis) for hair loss due to treatment of any form of cancer, leukemia or permanent hair loss due to injury. (one wig per Calendar Year; you are responsible for copay/coinsurance plus any additional cost over the Allowable Amount)	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<i>Family Planning Services</i>				
Office Visit (Deductible may apply to some office services)	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<i>Other Services#</i>				
Home Health Care Services#	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
Hospice Services#	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
Infusion Therapy#	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if

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				Prior Auth is required and not obtained
Kidney Dialysis	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<i>Nutritional Support</i> including non-prescription enteral formulas#	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Maternity Care				
Delivery/Hospital Care for Mother and Child (coverage for child limited to routine newborn nursery charges. For continued coverage, child must be enrolled within 31 days of date of birth)	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Non-routine Prenatal and Postpartum Care	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
Infertility Services#				
<ul style="list-style-type: none"> • Facility Fees for Inpatient Care# 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible. Without Prior Auth member pays all costs.
<ul style="list-style-type: none"> • Physician/Surgeon Fees for Inpatient Care 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
<ul style="list-style-type: none"> • Lab Test# 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible. Without Prior Auth member pays all costs.
<ul style="list-style-type: none"> • Office Visit (Deductible may apply to some office services) 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible. Without Prior Auth member pays all costs.
<ul style="list-style-type: none"> • Outpatient Surgery & Procedures# (cost sharing varies by location of service) 				
<ul style="list-style-type: none"> ○ Facility Fees from Hospital, Ambulatory Surgical Center or other approved facility 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible. Without Prior Auth member pays all costs.
<ul style="list-style-type: none"> ○ Physician/Surgeon Fees for services rendered in Hospital, Ambulatory Surgical Center or other approved facility 	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible

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○ Services rendered in PCP Office including OB/GYN, Nurse Practitioner	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible. Without Prior Auth member pays all costs.
○ Services rendered in Specialist Office	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible. Without Prior Auth member pays all costs.
<i>Speech, Hearing, and Language Disorders#</i> (Prior Approval is required for speech therapy services after the initial evaluation). This includes coverage for hearing aids for Members age 21 or younger as follows:				
• Speech Therapy#	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
• One hearing aid per hearing impaired ear every 36 months, up to \$2,000 for each hearing aid#	Yes	\$0 Copay after you have met the deductible	Yes	20% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
• Licensed audiologist or hearing instrument specialist visits	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible
• Supplies, including ear molds	Yes	20% Coinsurance after you have met the deductible	Yes	40% Coinsurance after you have met the deductible and \$750 Reduction of Benefit if Prior Auth is required and not obtained
<i>Pediatric Dental Services for members under age 19</i>				
Diagnostic & Preventive Services				
Topical fluoride treatment, once every 6 months (Deductible and Coinsurance does not apply for Children up to age 5)	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Periodic oral exams, 2 per year	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Routine cleanings, once every 6 months	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Bitewing x-rays, 1 set every 6 months	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible

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Panoramic x-rays, 1 image every 60 months	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Sealants	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Space maintainers	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Minor Restorative Services				
Fillings	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Pre-fabricated stainless steel crowns, under age 15, 1 per tooth every 60 months	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Pre-fabricated porcelain crowns, primary, 1 per tooth every 60 months	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Simple tooth extractions	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Surgical Extractions	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Incisions and drainage of abscess	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
General anesthesia <ul style="list-style-type: none"> • Minor treatment for pain relief 	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Tissue conditioning	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Repair of crowns	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Palliative treatment of dental pain	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Adjustment of dentures	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Complex Restorative Services				
Crowns, 1 per tooth every 60 months	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Root canals	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible

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Effective Date 1/1/2016

Benefit	In-Plan Providers		Out-of-Plan Providers	
	Deductible Applies	Copay or Coinsurance	Deductible Applies	Copay or Coinsurance
Periodontic services, limits vary	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Endodontic services, limits vary	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Onlay, metallic, 1 every 60 months	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Inlay, metallic, 1 every 60 months	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Dentures, 1 every 50 months	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Implants, 1 every 60 months	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible
Orthodontic Services <i>All Orthodontic Treatment Requires Preauthorization</i>				
Only medically necessary orthodontic treatment is covered	Yes	50% Coinsurance after you have met the deductible	Yes	70% Coinsurance after you have met the deductible

Minuteman Health has a 24-hour nurse line. An experienced nurse will listen to your concerns and help you choose the care that's right for you.

Fitness & Weight Loss Benefit

Minuteman Health will reimburse 5 months membership fee only in Weight Watchers® per family per Calendar Year. Qualifying Weight Watchers® services are:

- Weight Watchers® Traditional meetings
- Weight Watchers® at Work meetings
- Weight Watchers® On-Line

Minuteman Health will reimburse membership fee only at one of the fitness facilities listed below Per family per Calendar year:

- 6 months of membership at Planet Fitness or Work out World *OR*
- 3 months of membership at YMCA or Gold's Gym *OR*
- 2 months of membership at Boston Sports Club, FitCorp or LA Fitness