



**OXFORD HEALTH INSURANCE, INC.
CORE LOW OXFORD EXCLUSIVE PLAN
SUMMARY OF COVERAGE
Liberty Network
Drew University**

BENEFIT	In-Network
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FINANCIAL

Deductible:	Single	\$1,000
	Family	\$2,000
Coinsurance		20%
Maximum Out-of-Pocket:	Single	\$4,000
(Including Deductible)	Family	\$8,000
Financial Accumulation Period:		Calendar Year

Please Note: All Copayments, Deductibles, and Coinsurance (medical and prescription) paid for In-Network Covered Services contribute to the In-Network, Out-of-Pocket Maximum.

PREVENTIVE CARE

Adult Preventive Care		No Charge
Infant and Pediatric Preventive Care		No Charge

OUTPATIENT CARE

Primary Care Physician Office Visits		\$30 copay per visit
Specialist Office Visits		\$50 copay per visit
Virtual Visits		No Charge
Outpatient Surgery - Hospital Setting		Deductible & 40% Coinsurance
Outpatient Surgery - Freestanding Facility		Deductible & 20% Coinsurance
Laboratory Services - Hospital Setting		20% Coinsurance
Laboratory Services - Freestanding Facility		No Charge
<i>(See your Certificate of Coverage for additional Lab details)</i>		
Radiology Services - Hospital Setting		Deductible & 40% Coinsurance
Radiology Services - Freestanding Facility		Deductible & 20% Coinsurance

MRIs, MRAs, CT SCANS, AND PET SCANS

Outpatient Hospital Services		Deductible & 40% Coinsurance
Freestanding Radiology Facility		Deductible & 20% Coinsurance

HOSPITAL CARE

Physician's and Surgeon's Services		Deductible & 20% Coinsurance
Semi-Private Room and Board		Deductible & 20% Coinsurance
All Drugs and Medication		Deductible & 20% Coinsurance

EMERGENCY CARE

Ambulance Service When Medically Necessary		Deductible & 20% Coinsurance
At Hospital Emergency Room		\$100 copay; waived if admitted
<i>(If member is admitted to the hospital, notification is required)</i>		
Emergency Care in Urgi-Center		\$50 copay per visit

MATERNITY CARE

Routine Prenatal and Post-Natal Care		No Charge
Hospital Services For Mother and Child		Deductible & 20% Coinsurance

SKILLED NURSING FACILITY

30 Days per Calendar Year		Deductible & 20% Coinsurance
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HOSPICE CARE (180 days per lifetime combined Inpatient & Home)

Inpatient Care		Deductible & 20% Coinsurance
Home Hospice Care Visits		\$50 copay per visit

HOME HEALTH CARE

Home Care Visits - 60 Visits per Calendar Year		\$50 copay per visit
Physician House Calls		\$50 copay per visit

SUBSTANCE USE DISORDER SERVICES

Inpatient Rehabilitation		Deductible & 20% Coinsurance
Office Visits or Outpatient Rehabilitation		\$30 copay per visit
Outpatient Partial Hospitalization		No Charge

MENTAL HEALTH CARE

Inpatient Care		Deductible & 20% Coinsurance
Office Visits or Outpatient Care		\$30 copay per visit
Outpatient Partial Hospitalization		No Charge

BENEFIT	In-Network
ALLERGY CARE	
Testing and Treatment	\$50 copay per visit
CHIROPRACTIC CARE	
Chiropractic Care	\$30 copay per visit
SHORT TERM REHAB & HABILITATIVE SERVICES	
60 Inpatient Days per Calendar Year	Deductible & 20% Coinsurance
60 combined Outpatient Visits per Calendar Year	\$50 copay per visit
DURABLE MEDICAL EQUIPMENT	
Unlimited <i>(Precertification required for items over \$500)</i>	No Charge
HEARING AIDS	
Hearing Aids - Limited to 1 hearing aid for each hearing impaired ear every 24 months.	No Charge
MEDICAL SUPPLIES	
Medical Supplies when Medically Necessary	Deductible & 20% Coinsurance
EXERCISE FACILITY	
Subscriber	\$200 reimbursement per 6 month period
Spouse/Dependents over age 13	\$100 reimbursement per 6 month period
INFERTILITY TREATMENT	
Specialist Office Visits	\$50 copay per visit
Outpatient Facility Services	Deductible & 20% Coinsurance
Inpatient Facility Services	Deductible & 20% Coinsurance
INFERTILITY MEDICATIONS	
Infertility Medications	Covered subject to the applicable Prescription Drug Out-of-Pocket Expense.

OUTPATIENT PRESCRIPTION DRUGS - RETAIL

The Prescription Drug Benefit is based on a Per Calendar Year Limit for any applicable deductible and/or maximum limits.

Tier 1	\$10 copay
Tier 2	\$25 copay
Tier 3	\$50 copay

OUTPATIENT PRESCRIPTION DRUGS - MAIL ORDER

Tier 1	\$20 copay
Tier 2	\$50 copay
Tier 3	\$100 copay

DEPENDENT ELIGIBILITY:

Eligible dependents include the employee's spouse and dependent children until the child reaches age 26.

Benefits discontinue at the end of the Month.

Domestic Partners covered with proper documentation.

Please Note: This sample summary of coverage is provided for informational purposes only. The applicable Summary of Benefits will be issued to eligible enrolled members as part of the Certificate of Coverage. Coverage is subject to the terms and conditions of the Certificate.

Refer to the Certificate of Coverage for a more complete listing of all benefits, limitations, and exclusions which include, among other services not authorized by Oxford, cosmetic surgery, routine foot care, custodial care, personal comfort or convenience items, private or special duty nursing, learning and behavioral disorders, Workers' Compensation, military service-related conditions, or, unless otherwise stated, dental services and vision correction services and supplies.