WMI MUTUAL INSURANCE COMPANY
SCHEDULE OF BENEFITS SUMMARY
Arizona 1000 80/60 Plan

Eligible services and treatments are covered at the benefit levels shown below, and are subject to all other terms, limitations, and exclusions as set forth in the Policy.

"Essential Benefits" means: 1) Ambulatory patient services; 2) Emergency services; 3) Hospitalization; 4) Maternity and newborn care; 5) Mental health and substance abuse, including behavioral health treatment; 6) Prescription drugs; 7) Rehabilitative and habilitative services and devices; 8) Laboratory services; 9) Preventive and wellness services and chronic disease management; and 10) Pediatric services, including oral and vision care. There are no annual or lifetime dollar limits applicable to essential benefits, provided the services are otherwise eligible according to the terms of the policy. Any benefit-specific dollar limits referenced in the Schedule of Benefits pertain only to those health care services and supplies that are not essential benefits.		
DEDUCTIBLE PER CALENDAR YEAR: Deductible does not apply to well baby/child examinations, to routine childhood immunizations and influenza immunizations, to medical foods for inherited metabolic disorders, to amino acid-based formulas for eosinophilic disorder, or to Generic Prescription Drugs.		
Per Individual	$1,000 for medical services $200 for Prescription Drugs	
Per Family	$3,000 for medical services No family maximum for Prescription Drugs	
MAXIMUM OUT-OF-POCKET AMOUNT PER CALENDAR YEAR: Amounts paid for mental health treatment, for alcohol/substance abuse treatment, for jaw joint/TMJ surgery, for Prescription Drugs (except for patient-administered cancer treatment medications) and for non-covered care or treatment do not apply towards the Out-of-Pocket amounts.		
Per Individual	$4,000 for medical	
Per Family	$8,000 for medical	
The Plan will pay the designated coinsurance percentage of Covered Services until Out-of-Pocket amounts are reached, at which time the Plan will pay 100% of Covered Services during the Calendar Year.		
COVERED SERVICES	**PPO PROVIDERS (coinsurance amount paid by the Plan)**	**NON-PPO PROVIDERS (coinsurance amount paid by the Plan)**
Note: Any visit maximums listed below are the total for PPO and Non-PPO expenses combined. For example, if a maximum of 60 days is listed twice under a service, the Calendar Year maximum is 60 days total which may be split between PPO and Non-PPO providers		
Hospital Services		
• **Room and Board**	80% after Deductible, of the facility's semi-private room rate	60% after Deductible, of the facility's semi-private room rate
• **Intensive Care**	80% after Deductible, of the hospital's ICU charge	60% after Deductible, of the hospital's ICU charge
• **Extended Care/Rehabilitation Care Facility**	80% after Deductible, of the facility's semi-private room rate, limited to 60 days per Calendar	60% after Deductible, of the facility's semi-private room rate, limited to 60 days per Calendar

	Year	Year
Outpatient hospital and ambulatory patient services	80% after Deductible	60% after Deductible
Emergency Department Services	80% after Deductible	60% after Deductible
Physician Services		
• **Inpatient Visits**	80% after Deductible	60% after Deductible
• **Office Visits/Specialist Visits**	80% after Deductible	60% after Deductible
• **Surgery**	80% after Deductible	60% after Deductible
Home Health Care	80% after Deductible	60% after Deductible
Laboratory tests, diagnostic x-rays, ultrasounds	80% after Deductible	60% after Deductible
Imaging (MRI, CAT/PET scan)	80% after Deductible	60% after Deductible
Hospice Care	80% after Deductible	60% after Deductible
Ambulance Service	80% after Deductible	60% after Deductible
Jaw Joint/TMJ (Limited to medically necessary surgery)	50% after Deductible	50% after Deductible
Physical Therapy	80% after Deductible	60% after Deductible
Durable Medical Equipment (Limited to no more than purchase price)	80% after Deductible	80% after Deductible
Prosthetics	80% after Deductible	80% after Deductible
Spinal Manipulation and Modalities	80% after Deductible	60% after Deductible
Mental Illness Treatment		
• **Inpatient**	60% after Deductible, limited to a maximum of 15 days per Calendar Year	50% after Deductible, limited to a maximum of 15 days per Calendar Year
• **Outpatient**	60% after Deductible, limited to a maximum of 20 visits per Calendar Year	50% after Deductible, limited to a maximum of 20 visits per Calendar Year
Alcohol/Substance Abuse Treatment		
• **Inpatient**	50% after Deductible	50% after Deductible
• **Outpatient**	50% after Deductible	50% after Deductible
Organ Transplants and Joint Implants (refer to Plan for specific types)	80% after Deductible	60% after Deductible
Maternity Services	80% after Deductible	60% after Deductible
Circumcisions (must be performed within 30 days of birth)	80% after Deductible, limited to $150	60% after Deductible, limited to $150
Sleep studies	80% after Deductible, limited to $1,000 per Calendar Year	60% after Deductible, limited to $1,000 per Calendar Year
Sleep apnea treatment	80% after Deductible; treatments that are not Essential Benefits are limited to $5,000	60% after Deductible; treatments that are not Essential Benefits are limited to $5,000

	per Calendar Year	per Calendar Year
Colonoscopy screening*	80% after Deductible	60% after Deductible
*Subject to the following guidelines: Once every 10 years beginning at age 50. Once every 5 years beginning at age 40 if colorectal cancer or adenomatous polyps were present in any first-degree relative (parent, sibling, or child) before the relative's age of 60, or in two or more first-degree relatives at any age. Follow-up colonoscopies as frequently as is determined to be medically necessary due to the presence of colorectal cancer or adenomatous polyps.		
Mammography*	80% after Deductible	60% after Deductible
*Subject to the following guidelines: A baseline mammogram for any woman who is thirty-five (35) through thirty-nine (39) years of age. A mammogram every two (2) years for any woman who is forty (40) through forty-nine (49) years of age, or more frequently if recommended by the woman's physician. A mammogram every year for any woman who is fifty (50) years of age or older. A mammogram for any woman desiring a mammogram for medical cause.		
Routine Physical Examinations and Check-ups		
• **Well Baby/Child Examinations** (for children up to and including age 18)*	80% (not subject to Deductible)	60% (not subject to Deductible)
*Frequency limits are subject to the guidelines of the American Academy of Pediatrics		
• **Routine physical examination** (for age 19 or older)*	80% after Deductible	60% after Deductible
*This benefit includes the examination and routine lab procedures required for the examination, including, but not limited to, routine adult immunizations, gynecological exams and prostate tests. This benefit does not include mammograms or colonoscopies, which are covered elsewhere in the Policy.		
• **Routine childhood immunizations and influenza immunizations**	80% (not subject to Deductible)	80% (not subject to Deductible)
Other General Covered Services and Supplies (as set forth in the Plan) (with the exception of medical foods and amino-acid based formulas)	80% after Deductible	60% after Deductible
Medical foods for inherited metabolic disorder	50% (not subject to Deductible)	50% (not subject to Deductible)
Amino-acid based formula for eosinophilic disorder	75% (not subject to Deductible)	75% (not subject to Deductible)
	Coinsurance amount paid by the Insured	
Prescription Drugs – coverage is subject to all Policy guidelines. A Generic drug must be used whenever a Generic equivalent is available. If a Brand drug is purchased instead of a Generic equivalent, the Insured is responsible for the price difference. Prescription Drugs that are not purchased through the Prescription Drug card plan will be paid in accordance with the Prescription Drug card plan benefit and not as major medical benefits. They will also be limited to the maximum allowable cost, less any available discounts, that would have been available had the drugs been purchased through the Prescription Drug card plan.		
• Generic Drugs	20% or $10, whichever is greater (not subject to Deductible)*	

• Brand Drugs	30% or $30, whichever is greater (after Deductible)*
• Specialty Drugs	30% or $30, whichever is greater (after Deductible)*
*The coinsurance amount paid by the Insured for patient-administered cancer treatment medications, including medications that are orally-administered or self-injected, will be 20%, (not subject to Deductible) for generic drugs and 20% (after Deductible) for brand and specialty drugs. Copayment amounts do not apply to those types of medications.	