

## Nassau County

Benefit	In-Network <sup>1</sup>
Lifetime Maximum	Unlimited
Dependent Children	To age 23; full-time students to age 25
<b>Home/Office/Outpatient Care</b>	
Home/Office Visits (PCP or Specialist)	\$5 copay
Annual Physical Exam	\$5 copay
Well-Child Care (Up to age 19; including covered immunizations)	\$0
Well-Woman Care (No PCP referral required)	\$5 copay
Emergency Room/Facility (Initial visit per occurrence)	\$35 copay (Waived if admitted within 24 hours)
Ambulatory/Outpatient Surgery <sup>2</sup>	\$0
Presurgery Testing	\$0
Anesthesia	\$0
Chemotherapy, Radiation Therapy	\$0
Maternity Care	\$0
Mammograms	\$0
Cervical Cancer Screening	\$0
Laboratory Tests, X-rays	\$0
MRI <sup>2</sup> /MRA <sup>2</sup> , CAT <sup>2</sup> ,PET <sup>2</sup> , Nuclear Cardiology <sup>2</sup>	\$0
Allergy Testing & Treatment	\$5 copay (Waived for treatment)
Chiropractic Care	\$5 copay
Home Healthcare <sup>2</sup> (Up to 200 visits per calendar year)	\$0
Home Infusion Therapy <sup>2</sup>	\$0
Hospice Care <sup>2</sup> (Up to 210 days per lifetime)	\$0
Physical Therapy <sup>2</sup> (Up to 30 visits per calendar year combined in home, office or outpatient facility)	\$5 copay in home or office
Speech/Language, Occupational, Vision Therapies <sup>2</sup> (Up to 30 visits per calendar year combined in home, office or outpatient facility)	\$5 copay in home or office
Cardiac Rehabilitation <sup>2</sup>	\$0
Second Surgical Opinion	\$0
Kidney Dialysis	\$0

- (1) PCP functions as member's personal physician but does not act as gatekeeper. Member must use PCP for primary care services, such as annual physical examinations and well-child care, and may access a network specialist with or without PCP referral.
- (2) The admitting network physician, PCP, or participating vendor must contact Empire's Medical Management Program to get preapproval for this service. For ambulatory surgery, preapproval is required for cosmetic/reconstructive procedures, outpatient transplants and ophthalmological or eye-related procedures.
- (3) Empire's Behavioral Healthcare Management Program must preapprove all mental health and alcohol/substance abuse services.

NOTE: This is a benefits summary only and is subject to the terms, conditions, limitations and exclusions set forth in the certificate of coverage. Failure to comply with Empire's Medical Management or Behavioral Healthcare Management Program requirements could result in benefit reductions.



Benefit	In-Network <sup>1</sup>
<b>Inpatient Care<sup>2</sup></b>	
Inpatient Hospital (As many days as is medically necessary; semiprivate room and board)	\$0
Surgery, Surgical Assistant, Anesthesia	\$0
Physical Therapy, Physical Medicine or Rehabilitation (Up to 30 inpatient days per calendar year)	\$0
Skilled Nursing Facility (Up to 365 days per calendar year)	\$0
<b>Mental Health<sup>3</sup></b>	
Outpatient Visits in Office or Facility (Up to 40 outpatient visits per calendar year)	\$25 copay per visit
Inpatient Care (Up to 90 inpatient days per calendar year)	\$0
<b>Alcohol/Substance Abuse<sup>3</sup></b>	
Outpatient Visits (Up to 60 outpatient visits which include 20 family counseling visits per calendar year)	\$0
Inpatient Detoxification (Up to 7 days detox per calendar year)	\$0
<b>Other</b>	
Medical Supplies	\$0
Durable Medical Equipment <sup>2</sup>	\$0
Prosthetics & Orthotics <sup>2</sup>	\$0
Ambulance (Air Ambulance <sup>2</sup> )	\$0
Prescription Drugs Retail Program – One copay required for up to a 30-day supply  Mail-Order Program <sup>4</sup> – Only two copays required for a 90-day supply	\$0 Deductible \$5 copay for generic \$15 copay for brand \$25 copay for non-formulary Includes Contraceptives (Retail & Mail-Order)
Routine Vision Care (Through Davis Vision network of providers at 1-800-999-5431)	\$0 Deductible The Mail-Order Program has the same copayments as the Retail Program listed above. \$5 copay for 1 exam every 24 months \$10 copay for frames/contacts \$15 additional copay on designer frames \$25 allowance for nonplan eyewear purchases

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- (3) Empire's Behavioral Healthcare Management Program must preapprove all mental health and alcohol/substance abuse services.
- (4) To receive a 90-day supply of prescription drugs through Empire's Mail-Order Program, the prescription must be written specifically for a 90-day supply.

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