

Cox HealthPlans Gold Standard

Limited Cost Sharing \$1,500 Deductible

Individual EPO Plan Benefit Summary



The Covered Services described in the Benefit Schedule are subject to the conditions, limitations and exclusions of the Contract. Benefits are limited to services provided by In-Network Providers, except for Emergency Services and certain Mental Health office sessions¹.

Services provided by Out-of-Network Providers are not covered, except as specifically authorized. Please see the Covered Services section of your plan document for further information.

Plan Features		In-Network Member is responsible for:
Essential Health Benefits		Unlimited
Lifetime Maximum Benefit		Unlimited
Deductible		
Per Covered Person		\$1,500
Per Family		\$3,000
Annual Maximum Out-of-Pocket (Including Deductible and Co-pay / Co-insurance / Costshare)		
Per Covered Person		\$7,800
Per Family		\$15,600
Physician Services		
Primary Care Physician (PCP) Office Visit/Telemedicine		\$30 Co-pay
Specialty Care Physician (SCP) Office Visit/Telemedicine		\$60 Co-pay
Physician Services not received in an office setting		25%** Co-ins
Preventive Health Services		
Services with an "A" or "B" rating from the U.S. Preventive Services Task Force as mandated by PHSA Section 2713		\$0
Additional preventive services or treatments not mandated by PHSA Section 2713		25%** Co-ins
Preventive Services for Children and Adolescents		
Preventive care and screenings for infants, children and adolescents supported by the Health Resources and Services Administration		\$0
Physician office visits and laboratory tests associated with preventive checkups		
Preventive Services for Adults		\$0
Preventive care and screenings for women supported by the Health Resources and Services Administration		\$0
Immunizations Ages 0 to Adult (per immunization)		
As recommended by Advisory Committee on Immunization Practices of the CDC as mandated by PHSA Section 2713, and as provided by Department of Health & Senior Services regulations		\$0
Additional immunizations not mandated by PHSA Section 2713		\$12 Co-pay
Inpatient Hospital Services		
Physician Services		25%** Co-ins
Hospitalization		25%** Co-ins
Maternity and Newborn Care		25%** Co-ins
Human Organ Transplant		25%** Co-ins
Transportation and Lodging		25%** Co-ins
Unrelated Donor Search		25%** Co-ins
Skilled Nursing Services - Inpatient, and Physical Medicine and Rehabilitation		25%** Co-ins
		150 Inpatient days per Benefit Year Combined
Outpatient Services		
Emergency Services		25%** Co-ins
Urgent Care Services		\$45 Co-pay
Outpatient Surgery & Procedures		25%** Co-ins
Rehabilitation and Habilitative		
Physical Therapy and Manipulation Therapy*** (not including Chiropractic Services)		\$30 Co-pay 20 visits per Benefit Year (not including Autism/Applied Behavioral Analysis)
Occupational Therapy***		\$30 Co-pay 20 visits per Benefit Year (not including Autism/Applied Behavioral Analysis)
Speech Therapy		\$30 Co-pay Unlimited

Cardiac Rehabilitation	25%** Co-ins 36 visits per Benefit Year
Pulmonary Rehabilitation	25%** Co-ins 20 visits per Benefit Year
Chiropractic Services	25%** Co-ins Prior authorization required for office visits in excess of 26 per Benefit Year
Diagnostic Laboratory, Imaging and Radiology	25%** Co-ins
Home Health Care	25%** Co-ins 100 visits per Benefit Year
Private Duty Nursing	25%** Co-ins 82 visits per Benefit Year, 164 visits Lifetime Maximum
Hospice	25%** Co-ins
Ambulance Services	25%** Co-ins
Educational Services	25%** Co-ins
Durable Medical Equipment	25%** Co-ins
Orthotics	25%** Co-ins
Disposable Medical Supplies	25%** Co-ins
Prosthetics	25%** Co-ins
Mental Health Services	
Mental Health Office Visit	\$30 Co-pay
Mental Health Services not received in an office setting	25%** Co-ins
Hospital Inpatient/Residential Treatment	25%** Co-ins
Substance Abuse	
Outpatient Annual Maximum Benefit (unlimited)	25%** Co-ins
Inpatient/Residential Annual Maximum (unlimited)	25%** Co-ins
Medical or Social Setting Detox Annual Max (unlimited)	25%** Co-ins
Dental Services (only related to accidental injury or for certain members requiring general anesthesia)	25%** Co-ins
Pediatric Dental (dependent children through age 18)	
Dental Exam	25%** Co-ins
Basic Dental Care	25%** Co-ins
Major Dental Care	25%** Co-ins
Orthodontia (requires prior authorization)	25%** Co-ins
Pediatric Vision (dependent children through age 18)	
Routine Eye Exam (1 visit per Calendar Year)	25%** Co-ins
Eye Glasses (1 pair standard eyeglass lenses or contact lenses per Calendar Year) (1 standard frame per Calendar Year)	25%** Co-ins
Autism Services Benefits are based on the setting in which Covered Services are Received ²	
Applied Behavior Analysis (ABA) Requires prior authorization	25%** Co-ins
Pharmacy Services³ Retail (30 day supply)	
Deductible	\$0 Deductible
Generic (most), Tier 1 (30 day supply)	\$15 Co-pay
Preferred Brand, Tier 2 (30 day supply)	\$30 Co-pay
Other Brand/Non-Formulary, Tier 3 (30 day supply)	\$60 Co-pay
Specialty Formulary Brand/Non-Formulary, Tier 4 (30 day supply)	\$250 Co-pay
Mail Order (90 day supply)	2.5x

* U&C is used as an abbreviation for Usual and Customary.

** Co-pays/ Co-insurance/ Costshare applies after Deductible is met.

***Co-pays/ Co-insurance/ Costshare for Physical Therapy or Occupational Therapy will not exceed the physician office visit once the Deductible is met.

¹ Covered Services include 2 Mental Health sessions per Calendar Year for the diagnosis or assessment of Mental Illness to an Out-of-Network Provider acting within the scope of their license.

² Coverage for the diagnosis and treatment of Autism Spectrum Disorders will not be subject to any greater Deductible/ Co-pay/ Co-insurance/ Costshare than is applicable to other physical health care services, mental health, or substance abuse services covered by this Plan.

³ If a Provider, Pharmacy, or any third party payer waives, discounts, reduces, or indirectly pays the required cost sharing for a particular claim; the waived portion, discounted portion, reduced portion, or indirectly paid portion of the cost share will not apply to or reduce any Deductible or Out-of-Pocket applicable to the Plan.

This plan will not impose any financial requirement on Mental health or Substance use disorder benefits that is more restrictive than the predominant financial requirement that applies to substantially all Mental health or Substance use disorder benefits in the classification or sub-classification.

This is only a brief summary of benefits which is not intended to be comprehensive.
Your Individual Health Plan Policy is the governing document for benefit information.

All Plans Are Qualified Health Plans
(Plans Available Beginning: 1/1/2025)