



OXFORD HEALTH INSURANCE, INC.
 NJ P GDST NG 10/30/90 EPO 20 - Non-Gated
 SUMMARY OF COVERAGE

Garden State Network

BENEFIT		IN-NETWORK	OUT-OF-NETWORK
FINANCIAL			
Deductible:	Single	None	Not Covered
	Family	None	Not Covered
Coinsurance		10%	Not Covered
Maximum Out-Of-Pocket:	Single	\$2,500	Not Covered
(Including Deductible)	Family	\$5,000	Not Covered
Financial Accumulation Period:		Contract Year	Not Applicable
Out-of-Network Reimbursement:		Not Applicable	Not Applicable

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

Pediatric (over 1 year) and Adult Preventive Care		No Charge	Not Covered
Infant Preventive Care (under 1 year)		No Charge	Not Covered
Preventive Dental for Children (Up to age 19)		No Charge After \$100 Ded Indiv / \$200 Ded Family	Not Covered
Pediatric Vision Exam (Up to age 19)		\$10 Copay per visit	Not Covered
Pediatric Vision Hardware: (Up to age 19)		50% Coinsurance	Not Covered

OUTPATIENT CARE

Primary Care Physician Office Visits		\$10 Copay per visit	Not Covered
Specialist Office Visits		\$30 Copay per visit	Not Covered
Outpatient Surgery - Hospital Setting		\$300 Copay per visit	Not Covered
Outpatient Surgery - Freestanding Facility		\$150 Copay per visit	Not Covered
Laboratory Services		No Charge	Not Covered
Radiology Services		10% Coinsurance	Not Covered

MRIs, MRAs, CT SCANS, AND PET SCANS

Outpatient Hospital Services		\$100 Copay per service	Not Covered
Freestanding Radiology Facility		\$25 Copay per service	Not Covered

HOSPITAL CARE

Physician's and Surgeon's Services		10% Coinsurance	Not Covered
Semi-Private Room and Board		10% Coinsurance up to a \$400 max per admission	Not Covered
All Drugs and Medication		10% Coinsurance	Not Covered

EMERGENCY CARE

Ambulance Service When Medically Necessary		10% Coinsurance	10% Coinsurance
At Hospital Emergency Room (<i>waived if admitted</i>)		\$100 Copay per visit	\$100 Copay per visit
(<i>If member is admitted to the hospital, notification is required.</i>)			
Emergency Care in Urgi-Center		\$50 Copay per visit	Not Covered

MATERNITY CARE

Prenatal and Post-Natal Care		No Charge	Not Covered
Hospital Services for Mother and Child		10% Coinsurance up to a \$400 max per admission	Not Covered

SKILLED NURSING FACILITY

Unlimited		10% Coinsurance up to a \$400 max per admission	Not Covered
-----------	--	---	-------------

HOSPICE CARE

Inpatient Care		10% Coinsurance up to a \$400 max per admission	Not Covered
Home Hospice - Unlimited		\$30 Copay per visit	Not Covered

HOME HEALTH CARE

Home Care Visits - 60 visits per Calendar Year		\$30 Copay per visit	Not Covered
Physician House Calls		\$30 Copay per visit	Not Covered

SUBSTANCE USE DISORDER SERVICES

Inpatient Rehabilitation		10% Coinsurance up to a \$400 max per admission	Not Covered
Outpatient Rehabilitation		\$25 Copay per visit	Not Covered
Outpatient Partial Hospitalization		No Charge	Not Covered

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
MENTAL HEALTH CARE		
Inpatient Rehabilitation	10% Coinsurance up to a \$400 max per admission	Not Covered
Outpatient Rehabilitation	\$25 Copay per visit	Not Covered
Outpatient Partial Hospitalization	No Charge	Not Covered
ALLERGY CARE		
Testing and Treatment	\$30 Copay per visit	Not Covered
ALTERNATIVE MEDICINE		
Chiropractic Care - 30 visits per Calendar Year	\$30 Copay per visit	Not Covered
SHORT TERM REHABILITATION		
Inpatient - Unlimited	10% Coinsurance up to a \$400 max per admission	Not Covered
Outpatient Visits - Limited to 30 combined PT/OT visits per Calendar Year	\$30 Copay per visit	Not Covered
HABILITATIVE SERVICES		
Inpatient - Unlimited	10% Coinsurance up to a \$400 max per admission	Not Covered
Outpatient Visits Limited to 30 combined PT/OT visits per Calendar Year	\$30 Copay per visit	Not Covered
<i>Note: Autism Spectrum Disorder limits are separate from the Rehabilitation Limit and are defined separately per NJ autism mandate.</i>		
DURABLE MEDICAL EQUIPMENT		
Durable Medical Equipment - Unlimited <i>Pre-certification required for items over \$500</i>	No Charge	Not Covered
MEDICAL SUPPLIES		
Medical Supplies When Medically Necessary	10% Coinsurance	Not Covered
HEARING AIDS		
Hearing Aids (through age 15) - Limited to 1 hearing aid for each hearing impaired ear every 24 months	No Charge	Not Covered
EXERCISE FACILITY		
Subscriber	\$200 reimbursement per 6 month period	Not Covered
Spouse/Dependents over age 13	\$100 reimbursement per 6 month period	Not Covered
OUTPATIENT PRESCRIPTION DRUGS - RETAIL		
<i>The Prescription Drug Benefit is based on a Per Contract Year limit for any applicable deductibles and/or maximum limits.</i>		
Tier 1	\$5 Copay	Covered at participating pharmacies only
Tier 2	\$25 Copay	Covered at participating pharmacies only
Tier 3	\$50 Copay	Covered at participating pharmacies only
OUTPATIENT PRESCRIPTION DRUGS - MAIL ORDER		
Tier 1	\$10 Copay	Covered at participating pharmacies only
Tier 2	\$50 Copay	Covered at participating pharmacies only
Tier 3	\$100 Copay	Covered at participating pharmacies only
DEPENDENT ELIGIBILITY:		
Eligible dependents include the employee's spouse and dependent children until the child reaches age 26.		

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, Worker's Compensation, military service-related conditions, or, unless otherwise stated, dental services and vision correction services and supplies.

Benefits are subject to final approval by the Department of Insurance and therefore may be subject to change.