



OXFORD HEALTH INSURANCE, INC.  
 NJ G GDST NG 25/50/500/50 EPO 19 - Non-Gated  
 SUMMARY OF COVERAGE

Garden State Network

BENEFIT		IN-NETWORK	OUT-OF-NETWORK
<b>FINANCIAL</b>			
Deductible:	Single	\$500	Not Covered
	Family	\$1,000	Not Covered
Coinsurance		50%	Not Covered
Maximum Out-Of-Pocket:	Single	\$4,750	Not Covered
(Including Deductible)	Family	\$9,500	Not Covered
Financial Accumulation Period:		Contract Year	Not Applicable
Out-of-Network Reimbursement:		Not Applicable	Not Applicable
<i>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.</i>			
<b>PREVENTIVE CARE</b>			
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 Deductible	Not Covered
Pediatric Vision Exam (Up to age 19)		\$25 Copay per visit	Not Covered
Pediatric Vision Hardware: (Up to age 19)		50% Coinsurance	Not Covered
<b>OUTPATIENT CARE</b>			
Primary Care Physician Office Visits		\$25 Copay per visit	Not Covered
Specialist Office Visits		\$50 Copay per visit	Not Covered
Outpatient Surgery - Hospital Setting		\$250 Copay per visit	Not Covered
Outpatient Surgery - Freestanding Facility		\$125 Copay per visit	Not Covered
Laboratory Services - Hospital Setting		No Charge	Not Covered
Laboratory Services - Freestanding Facility		No Charge	Not Covered
Radiology Services - Hospital Setting		Deductible & 50% Coinsurance	Not Covered
Radiology Services - Freestanding Facility		Deductible & 50% Coinsurance	Not Covered
<b>MRIs, MRAs, CT SCANS, AND PET SCANS</b>			
Outpatient Hospital Services		Deductible & 50% Coinsurance	Not Covered
Freestanding Radiology Facility		Deductible & 50% Coinsurance	Not Covered
<b>HOSPITAL CARE</b>			
Physician's and Surgeon's Services		Deductible & 50% Coinsurance	Not Covered
Semi-Private Room and Board		50% Coinsurance up to a \$500 max per admission	Not Covered
All Drugs and Medication		Deductible & 50% Coinsurance	Not Covered
<b>EMERGENCY CARE</b>			
Ambulance Service When Medically Necessary		Deductible & 50% Coinsurance	Deductible & 50% Coinsurance
At Hospital Emergency Room ( <i>waived if admitted</i> )		Deductible & 50% Coinsurance then \$100 Copay	Deductible & 50% Coinsurance then \$100 Copay
( <i>If member is admitted to the hospital, notification is required.</i> )			
Emergency Care in Urgi-Center		\$50 Copay per visit	Not Covered
<b>MATERNITY CARE</b>			
Prenatal and Post-Natal Care		No Charge	Not Covered
Hospital Services for Mother and Child		50% Coinsurance up to a \$500 max per admission	Not Covered
<b>SKILLED NURSING FACILITY</b>			
Unlimited		50% Coinsurance up to a \$500 max per admission	Not Covered
<b>HOSPICE CARE</b>			
Inpatient Care		50% Coinsurance up to a \$500 max per admission	Not Covered
Home Hospice - Unlimited		\$50 Copay per visit	Not Covered
<b>HOME HEALTH CARE</b>			
Home Care Visits - 60 visits per Calendar Year		\$50 Copay per visit	Not Covered
Physician House Calls		\$50 Copay per visit	Not Covered
<b>SUBSTANCE USE DISORDER SERVICES</b>			
Inpatient Rehabilitation		50% Coinsurance up to a \$500 max per admission	Not Covered
Outpatient Rehabilitation		\$30 Copay per visit	Not Covered
Outpatient Partial Hospitalization		No Charge	Not Covered

<b>BENEFIT</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>MENTAL HEALTH CARE</b>		
Inpatient Rehabilitation	50% Coinsurance up to a \$500 max per admission	Not Covered
Outpatient Rehabilitation	\$30 Copay per visit	Not Covered
Outpatient Partial Hospitalization	No Charge	Not Covered
<b>ALLERGY CARE</b>		
Testing and Treatment	\$50 Copay per visit	Not Covered
<b>ALTERNATIVE MEDICINE</b>		
Chiropractic Care - 30 visits per Calendar Year	\$30 Copay per visit	Not Covered
<b>SHORT TERM REHABILITATION</b>		
Inpatient - Unlimited	50% Coinsurance up to a \$500 max per admission	Not Covered
Outpatient Visits - Limited to 30 combined PT/OT visits per Calendar Year	\$50 Copay per visit	Not Covered
<b>HABILITATIVE SERVICES</b>		
Inpatient - Unlimited	50% Coinsurance up to a \$500 max per admission	Not Covered
Outpatient Visits Limited to 30 combined PT/OT visits per Calendar Year	\$50 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>		
<b>DURABLE MEDICAL EQUIPMENT</b>		
Durable Medical Equipment - Unlimited <i>Precertification required for items over \$500</i>	No Charge	Not Covered
<b>MEDICAL SUPPLIES</b>		
Medical Supplies When Medically Necessary	Deductible & 50% Coinsurance	Not Covered
<b>HEARING AIDS</b>		
Hearing Aids (through age 15) - Limited to 1 hearing aid for each hearing impaired ear every 24 months	No Charge	Not Covered
<b>EXERCISE FACILITY</b>		
Subscriber	\$200 reimbursement per 6 month period	Not Covered
Spouse	\$100 reimbursement per 6 month period	Not Covered
<b>OUTPATIENT PRESCRIPTION DRUGS - DEDUCTIBLE</b>		
	\$100 Deductible (waived for Tier 1)	
<b>OUTPATIENT PRESCRIPTION DRUGS - RETAIL</b>		
<i>The Prescription Drug Benefit is based on a Per Contract Year limit for any applicable deductibles and/or maximum limits.</i>		
Tier 1	\$10 Copay	Covered at participating pharmacies only
Tier 2	\$40 Copay	Covered at participating pharmacies only
Tier 3	\$70 Copay	Covered at participating pharmacies only
<b>OUTPATIENT PRESCRIPTION DRUGS - MAIL ORDER</b>		
Tier 1	\$20 Copay	Covered at participating pharmacies only
Tier 2	\$80 Copay	Covered at participating pharmacies only
Tier 3	\$140 Copay	Covered at participating pharmacies only
<b>DEPENDENT ELIGIBILITY:</b>		
Eligible dependents include the employee's spouse and dependent children until the child reaches age 26.		
Domestic Partners are 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, 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.*