

Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.myhighmark.com</u> or call 1-800-241-5704 for a list of <u>network providers</u> .	This plan uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your plan pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All copayment and coinsurance

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <u>excluded services</u>.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)

- Hearing aids
- Long-term care
- Private-duty nursing

- Routine eye care (Adult)
- Routine foot care

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the plan. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-<u>network</u> pre-natal care and a hospital delivery)

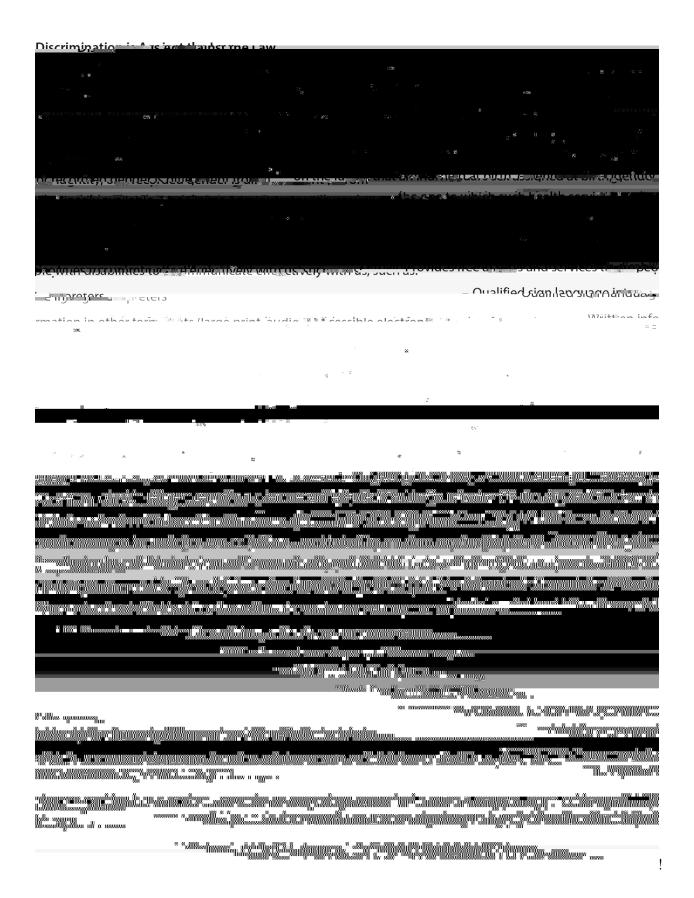
■The <u>plan's</u> overall <u>deductible</u>	\$400
■Specialist copayment	\$50
■Hospital (facility) coinsurance	0%
■Other <u>coinsurance</u>	0%

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The <u>plan's</u> overall <u>deductible</u>Specialist copayment
- Hospital (facility) coinsurance

Mia's Simple Fracture

(in-<u>network</u> emergency room visit and follow up care)



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