

Actuarial Value	
Medical Deductible	
Drug Deductible	
Medical MOOP	
Rx MOOP	
Combined MOOP	
Emergency Room Services	
All Inpatient Hospital Services (inc. MH/SUD)	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	
Specialist Visit	
Mental/Behavioral Health and Substance Use Disorder Office Visits	
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	
Imaging (CT/PET Scans, MRIs)	
Speech Therapy	
Occupational and Physical Therapy	
Preventive Care/Screening/Immunization	
Laboratory Outpatient and Professional Services	
X-rays and Diagnostic Imaging	
Skilled Nursing Facility	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	
Outpatient Surgery Physician/Surgical Services	
Generic Drugs	
Preferred Brand Drugs	
Non-Preferred Brand Drugs	
Specialty Drugs (i.e. high-cost)	

Additional Standardized Service Categories

Durable Medical Equipment	
Emergency Transportation/Ambulance	
Habilitation Services	
Home Health Care Services	
Hospice Services	
Inpatient Physician and Surgical Services	
Outpatient Rehabilitation Services	
Urgent Care Centers or Facilities	
Pediatric Vision	
	Routine Eye Exam for Children (optometrist) Eye exam by an Ophthalmologist Basic Lenses Frames Contacts – elective (i.e. in lieu of lenses and frames) Contacts – medically necessary Low vision testing Low vision aid

Pediatric Dental

Class I Preventive & Diagnostic Services

Class II Basic Services

Class III Major Services

Class IV Major Services – Restorative

Class V Orthodontic Services

Enrollees with a primary diagnosis of diabetes pay \$0 cost-sharing for:

PCP visits

Dilated retinal exam (1x per year)

Diabetic foot exam (1x per year)

Nutritional counseling visits

Lipid panel test (1x per year)

Hemoglobin A1C (2x per year)

Microalbumin urine test or nephrology visit (1x per year)

Basic metabolic panel (1x per year)

Liver function test (1x per year)

A select list of diabetes supplies and medications within the diabetic agent's drug list

All carriers must cover, at \$0 cost sharing:

Test strips and glucometers

Preferred brands of insulin

At least one from each of the following classes of oral hypoglycemics:

Biguanides (such as metformin)

Thiazolidinediones (such as pioglitazone or rosiglitazone)

Sulfonylureas (such as glipizide, glyburide, gliclazide, or glimepiride)

Insurers may charge less than the copays shown for services delivered via telehealth

Insurers may combine the two outpatient surgery copays into a single copay.

Yes - No	\$0	\$0	\$0	\$0	\$0
Yes - No	20%	20%	20%	20%	20%
Yes - No	50%	20%	30%	40%	50%
Yes - No	50%	20%	30%	40%	50%
Yes - No	50%	50%	50%	50%	50%

ug class, as defined by the insurer. An insurer is not required to change the dru

health.

\$0
20%
50%
50%
50%

gs that are on the insurer’s formulary.