

Wabash Memorial Hospital Association

2019 BENEFIT SUMMARY

SECONDARY PLANS 2, 6, 12, 13, 14 & 23 – EFFECTIVE JANUARY 1, 2019

PIGGY-BACK PLANS

As secondary payor, Wabash will pay, subject to all Plan provisions, the balance of remaining eligible expenses unpaid by the primary insurer, not to exceed the Plan's normal plan liability and the applicable annual Plan maximums. It is the responsibility of the member to provide Wabash with the explanation of benefits (EOB) received from the primary insurer. If Wabash does not receive such (EOB), the claim cannot be paid. Member is responsible for the services not covered by the primary insurer and/or this secondary plan. No pharmacy benefits are provided on secondary plans.

BENEFIT	ELIGIBLE AFTER PRIMARY INSURANCE PAYMENT	NOT ELIGIBLE
Air Ambulance	No Benefit	This Plan does not provide coverage for air ambulance
Allergy Testing, Allergy Injections	The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan	Services not covered by primary insurance Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network
Anesthesia	The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan	Services not covered by primary insurance Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network
Cardiac or Pulmonary Therapy <i>Inpatient or Outpatient</i>	The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan Limit of 36 treatments per calendar year	Services not covered by primary insurance Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network Charges in excess of Plan benefit

BENEFIT	ELIGIBLE AFTER PRIMARY INSURANCE PAYMENT	NOT ELIGIBLE
Chemotherapy	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</i>	<i>Services not covered by primary insurance</i> <i>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i>
Chiropractic Services <i>Note – If primary insurance denies the service, the Plan pays 80%, up to \$500 per calendar year</i>	<i>If covered by primary insurance, the patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</i>	<i>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i> <i>Charges in excess of Plan benefit</i>
Dental Care due to Accidental Injury	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan, up to \$300 per calendar year</i>	<i>Services not covered by primary insurance</i> <i>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i> <i>Charges in excess of Plan benefit</i>
Diagnostic Testing, Imaging and Laboratory Services	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</i>	<i>Services not covered by primary insurance</i> <i>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i>
Dialysis	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</i>	<i>Services not covered by primary insurance</i> <i>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i>
Dietary Consultation <i>Note – if primary insurance denies the service, the Plan pays up to \$50 once per calendar year</i>	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</i>	<i>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i> <i>Charges in excess of Plan benefit</i>

BENEFIT	ELIGIBLE AFTER PRIMARY INSURANCE PAYMENT	NOT ELIGIBLE
Durable Medical Equipment <i>(including but not limited to oxygen, orthotics/prosthetics and related supplies)</i>	No Benefit	This Plan does not provide coverage for durable medical equipment
Emergency Services <i>Emergency Room/Ambulance</i>	The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan	Services not covered by primary insurance Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network
Eye Exam <i>Note – if primary insurance denies the service, the Plan pays up to \$40 once per calendar year</i>	If covered by primary insurance, the patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan	Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network Charges in excess of Plan benefit
Hearing Aids <i>Note – if primary insurance denies the service, the Plan pays 80%, up to \$300 per item, once every 5 years</i>	If covered by primary insurance, the patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan	Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network Charges in excess of Plan benefit
Hearing Test	If covered by primary insurance, the patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan	Services not covered by primary insurance Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network
Home Health Care	The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan Maximum of 40 visits per calendar year	Services not covered by primary insurance Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network Charges in excess of Plan benefit

BENEFIT	ELIGIBLE AFTER PRIMARY INSURANCE PAYMENT	NOT ELIGIBLE
Hospice	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</i>	<i>Services not covered by primary insurance Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i>
Hospital Services - Inpatient Care	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan Maximum of 183 days per calendar year</i>	<i>Services not covered by primary insurance Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network Charges in excess of Plan benefit</i>
Hospital Services - Outpatient Care	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</i>	<i>Services not covered by primary insurance Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i>
Inpatient Respite Care	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan, up to \$3,000 per calendar year</i>	<i>Services not covered by primary insurance Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network Charges in excess of Plan benefit</i>
Mental Health and Substance Abuse	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</i>	<i>Services not covered by primary insurance Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i>

BENEFIT	ELIGIBLE AFTER PRIMARY INSURANCE PAYMENT	NOT ELIGIBLE
Physical Therapy Occupational Therapy Speech Therapy	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</i>	Services not covered by primary insurance <i>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i>
Physician Services – General <i>Office Visits</i> <i>Hospital Based Services</i> <i>Surgical Procedures</i> <i>Office</i> <i>Outpatient and Inpatient</i>	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</i>	Services not covered by primary insurance <i>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i>
Skilled Nursing Care	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan, up to 31 days per calendar year, after \$100 deductible</i>	Services not covered by primary insurance <i>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i> <i>Charges in excess of Plan benefit</i>
Temporomandibular Joint Syndrome (TMJ) - Treatment	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan, up to \$1,250 lifetime maximum, after \$50 deductible</i>	Services not covered by primary insurance <i>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i> <i>Charges in excess of Plan benefit</i>
Temporomandibular Joint Syndrome (TMJ) - Surgery	<i>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</i>	Services not covered by primary insurance <i>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</i>
Transplantation of Vital Organs	<i>No Benefit</i>	<i>This Plan does not provide coverage for transplantation of vital organs</i>

BENEFIT	ELIGIBLE AFTER PRIMARY INSURANCE PAYMENT	NOT ELIGIBLE
<p>Vision Standard lens implanted during cataract surgery</p> <p>Corrective lens upgrade implanted during cataract surgery</p>	<p>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</p> <p>No Benefit</p>	<p>Services not covered by primary insurance</p> <p>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</p>
<p>Weight Loss Program Must be medically supervised</p>	<p>The patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan, up to \$3,000 lifetime maximum, after \$100 deductible</p>	<p>Services not covered by primary insurance</p> <p>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</p> <p>Charges in excess of Plan benefit</p>
<p>Wellness Benefit</p> <p>Note – if primary insurance denies the service, the Plan pays 80%, up to \$500 per calendar year</p>	<p>If covered by primary insurance, the patient deductible and/or coinsurance/copayment after primary insurance payment, not excluded by the Plan</p>	<p>Charges in excess of the primary carrier's allowable charges for claims from providers not participating in the primary network</p> <p>Charges in excess of Plan benefit</p>

ANNUAL MAXIMUM BENEFIT BY PLAN	
Plan 2 - Non-Contract Employee	\$5,000
Plan 6 - Retiree Non-Contract	\$5,000
Plan 12 - One Dependent	\$5,000
Plan 13 - Two Dependents	\$7,000
Plan 14 - Three Dependents	\$9,000
Plan 23 - Four or More Dependents	\$11,000