Association Benefit Program

Plan Comparisons

Benefit Program administered by IRON REHEALTH an Arsenal company

VIVA HEALTH Network

ESTD 1994

THE COWART GROUP

EXECUTIVE BENEFITS FIRM

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Association Benefit Program

Plan Comparisons

Benefit Program administered by IRON REHEALTH an Arsenal company

VIVA HEALTH Network

	Wellness 5000	Silver	Gold	Platinum
Primary Copay	$35	$40	$35	$20
Specialist CoPay	$50	$65	$50	$30
Deductible (Individual/Family)	$5,000/$10,000	$2,600/$5,200	$600/$1,200	$100/$200
Out of Pocket (Including Deductible)	$7,900/$15,800	$7,350/$14,700	$6,000/$12,000	$4,000/$8,000
Emergency Room Copay	80% of allowed after deductible	$400	$250	$150
Lab, X-Ray & Diagnostic	80% of allowed after deductible	Tier 1 - $390	Tier 1 - $240	$150
Outpatient Hospital	80% of allowed after deductible	Tier 1 - $390	Tier 1 - $240	$150
Inpatient Hospital	80% of allowed after deductible	Tier 1 - $390, Days 1-5	Tier 1 - $240, Days 1-5	$150, Days 1-5
Pharmacy	$5/$20/$60/$80	$15/$25/$65/$100	$10/$20/$40/$80	$10/$20/$35/$75
Pharmacy - Preferred Specialty	60% of allowed after deductible	$250	$125	$100
Pharmacy - Non Preferred Specialty	N/A	60% of Allowed Amount	$250	$200
Teladoc	$0	$0	$0	$0
Preventive Care	$0	$0	$0	$0

info@ironrehealth.com 334-245-1099 ironrehealth.com

IRON REHEALTH an Arsenal company

WELLNESS 5000

Effective Dates: Coverage Beginning On or After January 1, 2020

Attachment A to Certificate of Coverage

The Plan's services and benefits, with their copayments, coinsurance, and some of the limitations, are listed below. **Services received in a primary, specialty, or urgent care office may be subject to a copay or coinsurance in addition to the office visit cost-sharing depending on the type of service received.** Please remember that this is only a brief listing. For further information, plan guidelines, and exclusions, please see the Certificate of Coverage.

Please keep this Attachment A for your records.

MEDICAL BENEFITS	COVERAGE
CALENDAR YEAR DEDUCTIBLE: Applies ONLY to those benefits with coinsurance coverage when the Member pays a set percentage of the cost. Does not apply to benefits with a copayment. Does not apply to Biological, Biotechnical and Specialty Pharmaceuticals ordered through Express Scripts but will apply to such drugs when provided directly by a physician or hospital.	$5,000 per individual; $10,000 per family
CALENDAR YEAR OUT-OF-POCKET MAXIMUM: The most a Member will pay per Calendar Year for qualified medical, prescription, mental, and substance abuse services, prescription drugs, and specialty drugs. The maximum includes deductibles, copayments, and coinsurance paid by the Member for qualified services but does not include premiums, ancillary charges, or out-of-network charges over the maximum payment allowance. If you have a non-calendar plan year, the maximum limit may change during the course of a calendar year. If the limit increases with a new plan year, you may owe cost-sharing again up to the amount of the increase even if you reached the limit earlier in the Calendar Year. See the Certificate of Coverage for details.	$7,900 per individual; $15,800 per family
PREVENTIVE CARE: • Well Baby Care (Children under age 3) • Routine Physicals (One per Calendar Year for ages 3+) • Covered Immunizations • OB/GYN Preventive Visit (One per Calendar Year) • Preventive Prenatal Care (As defined in the Certificate of Coverage) • Other preventive items and services. See Certificate of Coverage for more information	100% Coverage
OTHER PRIMARY CARE SERVICES: • Medical Physician Services • Hearing Exams • Illness and Injury • X-Ray and Laboratory Procedures ○ Covered Genetic Testing	 $35 Copayment per visit 80% Coverage
SPECIALTY CARE: *(No PCP Referral Required)* • Medical Physician Services • OB/GYN Services • Illness and Injury • X-Ray and Laboratory Procedures ○ Covered Genetic Testing	 $50 Copayment per visit 80% Coverage
URGENT CARE CENTER SERVICES: • Medical Physician Services • Illness and Injury	 $50 Copayment per visit
TELEHEALTH SERVICES:	$0 Copayment per consultation
VISION CARE: *(No PCP Referral Required)* • Illness and Injury	 $50 Copayment per visit
ALLERGY SERVICES: *(No PCP Referral Required)* • Physician Services • Testing and treatment	 $50 Copayment per visit 80% Coverage
CHRONIC CARE MAINTENANCE: *(Including, but not limited to, dialysis, radiation therapy, wound care, wound therapy)*	80% Coverage
DIAGNOSTIC SERVICES: *(Including, but not limited to, CT Scan, MRI, PET/SPECT, ERCP)*	80% Coverage
OUTPATIENT SERVICES: • Surgery and Other Outpatient Services	80% Coverage
HOSPITAL INPATIENT SERVICES: • Physician Services • Facility Services	 80% Coverage
MATERNITY SERVICES: • Physician Prenatal and Postnatal Services • Physician Delivery Services • Maternity Hospitalization	 $50 Copayment per delivery 80% Coverage 80% Coverage
Newborn care and other services covered only for enrolled child of employee or employee's spouse. Eligible baby must be enrolled in plan within 30 days of birth or adoption for care to be covered. No coverage for children of employee's dependent child.	
EMERGENCY ROOM SERVICES: *(Cost sharing waived if admitted within 24 hours)*	80% Coverage
EMERGENCY AMBULANCE SERVICES: *(Must be Medically Necessary)*	80% Coverage
DURABLE MEDICAL EQUIPMENT AND PROSTHETIC DEVICES:	80% Coverage
SKILLED NURSING FACILITY SERVICES: *(100 days per Lifetime)*	80% Coverage
DIABETES SELF-MANAGEMENT EDUCATION:	$50 Copayment per visit

IRON REHEALTH an Arsenal company

WELLNESS 5000

Effective Dates: Coverage Beginning On or After January 1, 2020

Attachment A to Certificate of Coverage

MEDICAL BENEFITS	COVERAGE
DIABETIC SUPPLIES: Insulin covered under prescription drug rider. For Diabetic Supplies call VIVA HEALTH.	80% Coverage
REHABILITIATION SERVICES: Physical, Speech, and Occupational Therapy *(Limited to 60 total inpatient days and 25 total outpatient visits per Calendar Year)*	80% Coverage
HABILITATION SERVICES: Physical, Speech, and Occupational Therapy and Applied Behavior Analysis *(Limited to a diagnosis of Autism, Autism Spectrum Disorder, or Pervasive Developmental Delay)*	80% Coverage
HOME HEALTH CARE SERVICES: *(Limited to 60 visits per Calendar Year)*	80% Coverage
CHIROPRACTIC SERVICES: *(No PCP Referral Required. Covered up to 25 visits per Calendar Year)*	$50 Copayment per visit
TEMPOROMANDIBULAR JOINT DISORDER:	$50 Copayment per visit
SLEEP DISORDERS:	$50 Copayment per visit
• Sleep Study	80% Coverage per sleep study
TRANSPLANT SERVICES:	80% Coverage
MENTAL HEALTH & SUBSTANCE ABUSE SERVICES[1]:	
• Inpatient Services	80% Coverage
• Outpatient Services	$50 Copayment per visit

[1]Treatment at a residential facility is not a covered service. Certain diagnoses are excluded from coverage. See your Certificate of Coverage for details.

PHARMACEUTICAL BENEFITS	COVERAGE
COVERED PRESCRIPTION DRUGS[2]:	
• **Tier 1 (Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$5 Copayment per 31-day supply
○ Mail-order	$12 Copayment per 90-day supply
○ Participating Pharmacy	$15 Copayment per 90-day supply
• **Tier 2 (Generic Drugs)**	
○ From a Participating Pharmacy	$20 Copayment per 31-day supply
○ Mail-order	$43 Copayment per 90-day supply
○ Participating Pharmacy	$60 Copayment per 90-day supply
• **Tier 3 (Preferred Brand and Non-Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$60 Copayment per 31-day supply
○ Mail-order	$150 Copayment per 90-day supply
○ Participating Pharmacy	$180 Copayment per 90-day supply
• **Tier 4 (Non-Preferred Brand and Non-Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$80 Copayment per 31-day supply
○ Mail-order	$200 Copayment per 90-day supply
○ Participating Pharmacy	$240 Copayment per 90-day supply
• **Tier 5 (Biological Drugs, Biotechnical Drugs, and Specialty Pharmaceuticals3 and Non-Preferred Drugs)**	60% Coverage
• **Select Generic Oral Contraceptives**	100% Coverage[4]
• **Diabetic Testing Supplies** (OneTouch glucose meters, OneTouch glucose test strips, and any brand of lancets/lancet devices)	100% Coverage

[2]Some medications may require prior authorization from VIVA HEALTH. For further information, please contact Customer Service at the phone number listed below. [3]May be administered in the home, physician's office or on an outpatient basis. When these medications are received from Express Scripts, they must be ordered by calling 1-800-803-2523. For a list of medications in this category, please refer to www.vivaemployer.com/Members/Default.aspx. [4]Applicable Copayment for other generic oral contraceptive drugs and all brand oral contraceptive drugs.

When generic is available, Member pays difference between generic and brand price ("ancillary charge"), plus Copayment. Ancillary charges do not count toward the out-of-pocket maximum. Check with your participating pharmacy to learn if it is eligible to offer a 90-day supply at retail.

VIVA HEALTH Customer Service: (205) 558-7474 or 1-800-294-7780 | Visit our Website at www.vivahealth.com

Pre-Existing Condition Policy: No pre-existing condition exclusions or waiting period.

Eligible Dependent: Eligible Employee's lawful spouse and children of Eligible Employee under age 26 or disabled dependents who meet eligibility criteria. Dependents with a last name different from employee's must be verified as eligible through submission of a marriage or birth certificate with the enrollment application.

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VIVA HEALTH

IRON REHEALTH an Arsenal company

SILVER

Effective Dates: Coverage Beginning On or After January 1, 2020

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MEDICAL BENEFITS	COVERAGE
CALENDAR YEAR DEDUCTIBLE: Applies ONLY to those benefits with coinsurance coverage when the Member pays a set percentage of the cost or when "100% Coverage after deductible" is noted. Does not apply to benefits with a copayment. Does not apply to Biological, Biotechnical, and Specialty Pharmaceuticals ordered through Express Scripts but will apply to such drugs when provided directly by a physician or hospital.	$2,600 per individual; $5,200 per family
CALENDAR YEAR OUT-OF-POCKET MAXIMUM: The most a Member will pay per Calendar Year for qualified medical, prescription, mental, and substance abuse services, prescription drugs, and specialty drugs. The maximum includes deductibles, copayments, and coinsurance paid by the Member for qualified services but does not include premiums, ancillary charges, or out-of-network charges over the maximum payment allowance. If you have a non-calendar plan year, the maximum limit may change during the course of a calendar year. If the limit increases with a new plan year, you may owe cost-sharing again up to the amount of the increase even if you reached the limit earlier in the Calendar Year. See the Certificate of Coverage for details.	$7,350 per individual; $14,700 per family
PREVENTIVE CARE: • Well Baby Care (Children under age 3) • Routine Physicals (One per Calendar Year for ages 3+) • Covered Immunizations • OB/GYN Preventive Visit (One per Calendar Year) • Preventive Prenatal Care (As defined in the Certificate of Coverage) • Other preventive items and services. See Certificate of Coverage for more information	100% Coverage
OTHER PRIMARY CARE SERVICES: • Medical Physician Services • Hearing Exams • Illness and Injury	$40 Copayment per visit
SPECIALTY CARE: *(No PCP Referral Required)* • Medical Physician Services • OB/GYN Services • Illness and Injury	$65 Copayment per visit
URGENT CARE CENTER SERVICES: • Medical Physician Services • Illness and Injury	$40 Copayment per visit
TELEHEALTH SERVICES:	$0 Copayment per consultation
VISION CARE: *(No PCP Referral Required)* • Illness and Injury	$65 Copayment per visit
ALLERGY SERVICES: *(No PCP Referral Required)* • Physician Services • Testing and Treatment	$65 Copayment per visit 80% Coverage
CHRONIC CARE MAINTENANCE: *(Including, but not limited to, dialysis, IV therapy, chemotherapy, radiation therapy, wound care, wound therapy)*	100% Coverage
DIAGNOSTIC SERVICES: • Outpatient X-rays, laboratory procedures, and pathology (Including covered genetic testing) • Laboratory procedures and pathology (physician's office) • X-rays (physician's office) • Other Diagnostic Services (Including, but not limited to, CT Scan, MRI, PET/SPECT, ERCP)	$390 Copayment per visit 100% Coverage $10 Copayment per image $400 Copayment per visit
OUTPATIENT SERVICES: • Surgery and Other Outpatient Facility Services • Surgery and Other Outpatient Physician Services • Outpatient Hospital Observation (No procedure performed)	$390 Copayment per visit 100% Coverage after deductible $390 Copayment per day
HOSPITAL INPATIENT SERVICES: • Physician Services • Facility Services	100% Coverage after deductible $390 Copayment per day (Days 1-5)
MATERNITY SERVICES: • Physician Prenatal and Postnatal Services • Physician Delivery Services • Maternity Hospitalization	100% Coverage after deductible 100% Coverage after deductible $390 Copayment per day (Days 1-5)
Newborn care and other services covered only for enrolled child of employee or employee's spouse. Eligible baby must be enrolled in plan within 30 days of birth or adoption for care to be covered. No coverage for children of employee's dependent child.	
EMERGENCY ROOM SERVICES: *(Cost sharing waived if admitted within 24 hours)* • Physician Services • Facility Services	$65 Copayment per visit $400 Copayment per visit
EMERGENCY AMBULANCE SERVICES: *(Must be Medically Necessary)*	80% Coverage
DURABLE MEDICAL EQUIPMENT AND PROSTHETIC DEVICES:	80% Coverage

IRON REHEALTH an Arsenal company

SILVER

Effective Dates: Coverage Beginning On or After January 1, 2020

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MEDICAL BENEFITS	COVERAGE
SKILLED NURSING FACILITY SERVICES: *(100 days per Lifetime)*	100% Coverage after deductible
DIABETES SELF-MANAGEMENT EDUCATION:	$65 Copayment per visit
DIABETIC SUPPLIES: Insulin covered under prescription drug rider. For Diabetic Supplies call VIVA HEALTH.	80% Coverage
REHABILITIATION SERVICES: Physical, Speech, and Occupational Therapy *(Limited to 60 total inpatient days and 25 total outpatient visits per Calendar Year)*	80% Coverage
HABILITATION SERVICES: Physical, Speech, and Occupational Therapy and Applied Behavior Analysis (*Limited to a diagnosis of Autism, Autism Spectrum Disorder, or Pervasive Developmental Delay)*	80% Coverage
HOME HEALTH CARE SERVICES: *(Limited to 60 visits per Calendar Year)*	100% Coverage after deductible
CHIROPRACTIC SERVICES: *(No PCP Referral Required. Covered up to 25 visits per Calendar Year)*	80% Coverage
TEMPOROMANDIBULAR JOINT DISORDER:	$65 Copayment per visit
SLEEP DISORDERS:	$65 Copayment per visit
• Sleep Study	80% Coverage per sleep study
TRANSPLANT SERVICES:	
• Physician Services	100% Coverage after deductible
• Semi-Private Room	$390 Copayment per day (Days 1-5)
MENTAL HEALTH & SUBSTANCE ABUSE INPATIENT SERVICES[1]:	
• Physician Services	100% Coverage after deductible
• Semi-Private Room	$390 Copayment per day (Days 1-5)
MENTAL HEALTH & SUBSTANCE ABUSE OUTPATIENT SERVICES[1]:	
• Outpatient Services *(Including, but not limited to, Intensive Outpatient Services and Partial Hospitalization)*	$65 Copayment per visit

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PHARMACEUTICAL BENEFITS	COVERAGE
COVERED PRESCRIPTION DRUGS[2]:	
• **Tier 1 (Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$15 Copayment per 31-day supply
○ Mail-order	$37 Copayment per 90-day supply
○ 66Participating Pharmacy	$45 Copayment per 90-day supply
• **Tier 2 (Generic Drugs)**	
○ From a Participating Pharmacy	$25 Copayment per 31-day supply
○ Mail-order	$62 Copayment per 90-day supply
○ Participating Pharmacy	$75 Copayment per 90-day supply
• **Tier 3 (Preferred Brand and Non-Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$65 Copayment per 31-day supply
○ Mail-order	$162 Copayment per 90-day supply
○ Participating Pharmacy	$195 Copayment per 90-day supply
• **Tier 4 (Non-Preferred Brand and Non-Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$100 Copayment per 31-day supply
○ Mail-order	$250 Copayment per 90-day supply
○ Participating Pharmacy	$300 Copayment per 90-day supply
• **Tier 5 (Preferred Biological Drugs, Biotechnical Drugs, and Specialty Pharmaceuticals[3])**	$250 Copayment per 31-day supply
• **Tier 6 (Non-preferred Biological Drugs, Biotechnical Drugs, and Specialty Pharmaceuticals[3])**	60% Coverage
• **Select Generic Oral Contraceptives**	100% Coverage[4]
• **Diabetic Testing Supplies (OneTouch glucose meters, OneTouch glucose test strips, and any brand of lancets/lancet devices)**	100% Coverage

[2]Some medications may require prior authorization from VIVA HEALTH. For further information, please contact Customer Service at the phone number listed below. [3]May be administered in the home, physician's office or on an outpatient basis. When these medications are received from Express Scripts, they must be ordered by calling 1-800-803-2523. For a list of medications in this category, please refer to www.vivaemployer.com/Members/Default.aspx. [4]Applicable Copayment for other generic oral contraceptive drugs and all brand oral contraceptive drugs.

When generic is available, Member pays difference between generic and brand price ("ancillary charge"), plus Copayment. Ancillary charges do not count toward the out-of-pocket maximum. Check with your participating pharmacy to learn if it is eligible to offer a 90-day supply at retail.

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GOLD

Effective Dates: Coverage Beginning On or After January 1, 2020

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MEDICAL BENEFITS	COVERAGE
CALENDAR YEAR DEDUCTIBLE: Applies ONLY to those benefits with coinsurance coverage when the Member pays a set percentage of the cost or when "100% Coverage after deductible" is noted. Does not apply to benefits with a copayment. Does not apply to Biological, Biotechnical, and Specialty Pharmaceuticals.	$600 per individual; $1,200 per family
CALENDAR YEAR OUT-OF-POCKET MAXIMUM: The most a Member will pay per Calendar Year for qualified medical, prescription, mental, and substance abuse services, prescription drugs, and specialty drugs. The maximum includes deductibles, copayments, and coinsurance paid by the Member for qualified services but does not include premiums, ancillary charges, or out-of-network charges over the maximum payment allowance. If you have a non-calendar plan year, the maximum limit may change during the course of a calendar year. If the limit increases with a new plan year, you may owe cost-sharing again up to the amount of the increase even if you reached the limit earlier in the Calendar Year. See the Certificate of Coverage for details.	$6,000 per individual; $12,000 per family
PREVENTIVE CARE: • Well Baby Care (Children under age 3) • Routine Physicals (One per Calendar Year for ages 3+) • Covered Immunizations • OB/GYN Preventive Visit (One per Calendar Year) • Preventive Prenatal Care (As defined in the Certificate of Coverage) • Other preventive items and services. See Certificate of Coverage for more information	100% Coverage
OTHER PRIMARY CARE SERVICES: • Medical Physician Services • Hearing Exams • Illness and Injury	$35 Copayment per visit
SPECIALTY CARE: *(No PCP Referral Required)* • Medical Physician Services • OB/GYN Services • Illness and Injury	$50 Copayment per visit
URGENT CARE CENTER SERVICES: • Medical Physician Services • Illness and Injury	$35 Copayment per visit
TELEHEALTH SERVICES:	$0 Copayment per consultation
VISION CARE: *(No PCP Referral Required)* • Illness and Injury	$50 Copayment per visit
ALLERGY SERVICES: *(No PCP Referral Required)* • Physician Services • Testing and Treatment	$50 Copayment per visit 80% Coverage
CHRONIC CARE MAINTENANCE: *(Including, but not limited to, dialysis, IV therapy, chemotherapy, radiation therapy, wound care, wound therapy)*	100% Coverage
DIAGNOSTIC SERVICES: • Laboratory procedures (including covered genetic testing), X-Rays, and pathology (physician's office) • Laboratory procedures (including covered genetic testing), X-Rays, and pathology (outpatient facility) • Other Diagnostic Services (Including, but not limited to, CT Scan, MRI, PET/SPECT, ERCP)	100% Coverage $240 Copayment per visit $250 Copayment per visit
OUTPATIENT SERVICES: • Physician Surgery and Other Outpatient Services • Facility Surgery and Other Outpatient Services • Outpatient Hospital Observation (No procedure performed)	100% Coverage after deductible $240 Copayment per visit $240 Copayment per day
HOSPITAL INPATIENT SERVICES: • Physician Services • Facility Services	100% Coverage after deductible $240 Copayment per day (Days 1-5)
MATERNITY SERVICES: • Physician Prenatal and Postnatal Services • Physician Delivery Services • Maternity Hospitalization **Newborn care and other services covered only for enrolled child of employee or employee's spouse. Eligible baby must be enrolled in plan within 30 days of birth or adoption for care to be covered. No coverage for children of employee's dependent child.**	100% Coverage after deductible 100% Coverage after deductible $240 Copayment per day (Days 1-5)
EMERGENCY ROOM SERVICES: *(Cost sharing waived if admitted within 24 hours)* • Physician Services • Facility Services	$50 Copayment per visit $250 Copayment per visit
EMERGENCY AMBULANCE SERVICES: *(Must be Medically Necessary)*	80% Coverage
DURABLE MEDICAL EQUIPMENT AND PROSTHETIC DEVICES:	80% Coverage

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an Arsenal company

GOLD

Effective Dates: Coverage Beginning On or After January 1, 2020

Attachment A to Certificate of Coverage

MEDICAL BENEFITS	COVERAGE
SKILLED NURSING FACILITY SERVICES: *(100 days per Lifetime)*	100% Coverage
DIABETES SELF-MANAGEMENT EDUCATION:	$50 Copayment per visit
DIABETIC SUPPLIES: Insulin covered under prescription drug rider. For Diabetic Supplies call VIVA HEALTH.	80% Coverage
REHABILITIATION SERVICES: Physical, Speech, and Occupational Therapy *(Limited to 60 total inpatient days and 25 total outpatient visits per Calendar Year)*	80% Coverage
HABILITATION SERVICES: Physical, Speech, and Occupational Therapy and Applied Behavior Analysis (*Limited to a diagnosis of Autism, Autism Spectrum Disorder, or Pervasive Developmental Delay)*	80% Coverage
HOME HEALTH CARE SERVICES: *(Limited to 60 visits per Calendar Year)*	100% Coverage
CHIROPRACTIC SERVICES: *(No PCP Referral Required. Covered up to 25 visits per Calendar Year)*	80% Coverage
TEMPOROMANDIBULAR JOINT DISORDER:	$50 Copayment per visit
SLEEP DISORDERS:	$50 Copayment per visit
• Sleep Study	80% Coverage per sleep study
TRANSPLANT SERVICES:	
• Physician Services	100% Coverage after deductible
• Semi-Private Room	$240 Copayment per day (Days 1-5)
MENTAL HEALTH & SUBSTANCE ABUSE INPATIENT SERVICES[1]:	
• Physician Services	100% Coverage after deductible
• Semi-Private Room	$240 Copayment per day (Days 1-5)
MENTAL HEALTH & SUBSTANCE ABUSE OUTPATIENT SERVICES[1]:	
• Outpatient Services *(Including, but not limited to, Intensive Outpatient Services and Partial Hospitalization)*	$50 Copayment per visit

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PHARMACEUTICAL BENEFITS	COVERAGE
COVERED PRESCRIPTION DRUGS[2]:	
• **Tier 1 (Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$10 Copayment per 31-day supply
○ Mail-order	$25 Copayment per 90-day supply
○ Participating Pharmacy	$30 Copayment per 90-day supply
• **Tier 2 (Generic Drugs)**	
○ From a Participating Pharmacy	$20 Copayment per 31-day supply
○ Mail-order	$50 Copayment per 90-day supply
○ Participating Pharmacy	$60 Copayment per 90-day supply
• **Tier 3 (Preferred Brand and Non-Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$40 Copayment per 31-day supply
○ Mail-order	$100 Copayment per 90-day supply
○ Participating Pharmacy	$120 Copayment per 90-day supply
• **Tier 4 (Non-Preferred Brand and Non-Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$80 Copayment per 31-day supply
○ Mail-order	$200 Copayment per 90-day supply
○ Participating Pharmacy	$240 Copayment per 90-day supply
• **Tier 5 (Preferred Biological Drugs, Biotechnical Drugs, and Specialty Pharmaceuticals[3])**	$125 Copayment per 31-day supply
• **Tier 6 (Non-preferred Biological Drugs, Biotechnical Drugs, and Specialty Pharmaceuticals[3])**	$250 Copayment per 31-day supply
• **Select Generic Oral Contraceptives**	100% Coverage[4]
• **Diabetic Testing Supplies (OneTouch glucose meters, OneTouch glucose test strips, and any brand of lancets/lancet devices)**	100% Coverage

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VIVA HEALTH®

IRON REHEALTH an Arsenal company

PLATINUM

Effective Dates: Coverage Beginning On or After January 1, 2020

Attachment A to Certificate of Coverage

The Plan's services and benefits, with their copayments, coinsurance, and some of the limitations, are listed below. **Services received in a primary, specialty, or urgent care office may be subject to a copay or coinsurance in addition to the office visit cost-sharing depending on the type of service received.** Please remember that this is only a brief listing. For further information, plan guidelines, and exclusions, please see the Certificate of Coverage.

Please keep this Attachment A for your records.

MEDICAL BENEFITS	COVERAGE
CALENDAR YEAR DEDUCTIBLE: Applies ONLY to those benefits with coinsurance coverage when the Member pays a set percentage of the cost. Does not apply to benefits with a copayment. Does not apply to Biological, Biotechnical, and Specialty Pharmaceuticals.	$100 per individual; $200 per family
CALENDAR YEAR OUT-OF-POCKET MAXIMUM: The most a Member will pay per Calendar Year for qualified medical, prescription, mental, and substance abuse services, prescription drugs, and specialty drugs. The maximum includes deductibles, copayments, and coinsurance paid by the Member for qualified services but does not include premiums, ancillary charges, or out-of-network charges over the maximum payment allowance. If you have a non-calendar plan year, the maximum limit may change during the course of a calendar year. If the limit increases with a new plan year, you may owe cost-sharing again up to the amount of the increase even if you reached the limit earlier in the Calendar Year. See the Certificate of Coverage for details.	$4,000 per individual; $8,000 per family
PREVENTIVE CARE: • Well Baby Care (Children under age 3) • Routine Physicals (One per Calendar Year for ages 3+) • Covered Immunizations • OB/GYN Preventive Visit (One per Calendar Year) • Preventive Prenatal Care (As defined in the Certificate of Coverage) • Other preventive items and services. See Certificate of Coverage for more information	100% Coverage
OTHER PRIMARY CARE SERVICES: • Medical Physician Services • Hearing Exams • Illness and Injury	$20 Copayment per visit
SPECIALTY CARE: *(No PCP Referral Required)* • Medical Physician Services • OB/GYN Services • Illness and Injury	$30 Copayment per visit
URGENT CARE CENTER SERVICES: • Medical Physician Services • Illness and Injury	$20 Copayment per visit
TELEHEALTH SERVICES:	$0 Copayment per consultation
VISION CARE: *(No PCP Referral Required)* • Illness and Injury	$30 Copayment per visit
ALLERGY SERVICES: (No PCP Referral Required) • Physician Services • Testing and Treatment	$30 Copayment per visit 80% Coverage
CHRONIC CARE MAINTENANCE: *(Including, but not limited to, dialysis, IV therapy, chemotherapy, radiation therapy, wound care, wound therapy)*	100% Coverage
DIAGNOSTIC SERVICES: • Laboratory procedures (including covered genetic testing), X-Rays, pathology, and other Diagnostic Services (including, but not limited to, CT Scan, MRI, PET/SPECT, ERCP)	100% Coverage
OUTPATIENT SERVICES: • Surgery and Other Outpatient Services • Outpatient Hospital Observation (No procedure performed)	$150 per visit $150 Copayment per day
HOSPITAL INPATIENT SERVICES: • Physician Services • Facility Services	100% Coverage $150 Copayment per day (Days 1-5)
MATERNITY SERVICES: • Physician Prenatal and Postnatal Services • Physician Delivery Services • Maternity Hospitalization	100% Coverage 100% Coverage $150 Copayment per day (Days 1-5)
Newborn care and other services covered only for enrolled child of employee or employee's spouse. Eligible baby must be enrolled in plan within 30 days of birth or adoption for care to be covered. No coverage for children of employee's dependent child.	
EMERGENCY ROOM SERVICES: *(Cost sharing waived if admitted within 24 hours)* • Physician Services • Facility Services	$30 Copayment per visit $150 Copayment per visit
EMERGENCY AMBULANCE SERVICES: *(Must be Medically Necessary)*	80% Coverage
DURABLE MEDICAL EQUIPMENT AND PROSTHETIC DEVICES:	80% Coverage
SKILLED NURSING FACILITY SERVICES: *(100 days per Lifetime)*	100% Coverage
DIABETES SELF-MANAGEMENT EDUCATION:	$30 Copayment per visit

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MEDICAL BENEFITS	COVERAGE
DIABETIC SUPPLIES: Insulin covered under prescription drug rider. For Diabetic Supplies call VIVA HEALTH.	80% Coverage
REHABILITIATION SERVICES: Physical, Speech, and Occupational Therapy *(Limited to 60 total inpatient days and 25 total outpatient visits per Calendar Year)*	80% Coverage
HABILITATION SERVICES: Physical, Speech, and Occupational Therapy and Applied Behavior Analysis *(limited to a diagnosis of Autism, Autism Spectrum Disorder, or Pervasive Developmental Delay)*	80% Coverage
HOME HEALTH CARE SERVICES: *(Limited to 60 visits per Calendar Year)*	100% Coverage
CHIROPRACTIC SERVICES: *(No PCP Referral Required. Covered up to 25 visits per Calendar Year)*	80% Coverage
TEMPOROMANDIBULAR JOINT DISORDER:	$30 Copayment per visit
SLEEP DISORDERS:	$30 Copayment per visit
• Sleep Study	80% Coverage per sleep study
TRANSPLANT SERVICES:	
• Physician Services	100% Coverage
• Semi-Private Room	$150 Copayment per day (Days 1-5)
MENTAL HEALTH & SUBSTANCE ABUSE INPATIENT SERVICES[1]:	
• Physician Services	100% Coverage
• Semi-Private Room	$150 Copayment per day (Days 1-5)
MENTAL HEALTH & SUBSTANCE ABUSE OUTPATIENT SERVICES[1]:	
• Outpatient Services *(Including, but not limited to, Intensive Outpatient Services and Partial Hospitalization)*	$30 Copayment per visit

[1]Treatment at a residential facility is not a covered service. Certain diagnoses are excluded from coverage. See your Certificate of Coverage for details.

PHARMACEUTICAL BENEFITS	COVERAGE
COVERED PRESCRIPTION DRUGS[2]:	
• **Tier 1 (Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$10 Copayment per 31-day supply
○ Mail-order	$25 Copayment per 90-day supply
○ Participating Pharmacy	$30 Copayment per 90-day supply
• **Tier 2 (Generic Drugs)**	
○ From a Participating Pharmacy	$20 Copayment per 31-day supply
○ Mail-order	$50 Copayment per 90-day supply
○ Participating Pharmacy	$60 Copayment per 90-day supply
• **Tier 3 (Preferred Brand and Non-Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$35 Copayment per 31-day supply
○ Mail-order	$87 Copayment per 90-day supply
○ Participating Pharmacy	$105 Copayment per 90-day supply
• **Tier 4 (Non-Preferred Brand and Non-Preferred Generic Drugs)**	
○ From a Participating Pharmacy	$75 Copayment per 31-day supply
○ Mail-order	$187 Copayment per 90-day supply
○ Participating Pharmacy	$225 Copayment per 90-day supply
• **Tier 5 (Preferred Biological Drugs, Biotechnical Drugs, and Specialty Pharmaceuticals[3])**	$100 Copayment per 31-day supply
Tier 6 (Non-preferred Biological Drugs, Biotechnical Drugs, and Specialty Pharmaceuticals[3])	$200 Copayment per 31-day supply
• **Select Generic Oral Contraceptives**	100% Coverage[4]
• **Diabetic Testing Supplies (OneTouch glucose meters, OneTouch glucose test strips, and any brand of lancets/lancet devices)**	100% Coverage

[2]Some medications may require prior authorization from VIVA HEALTH. For further information, please contact Customer Service at the phone number listed below. [3]May be administered in the home, physician's office or on an outpatient basis. When these medications are received from Express Scripts, they must be ordered by calling 1-800-803-2523. For a list of medications in this category, please refer to www.vivaemployer.com/Members/Default.aspx. [4]Applicable Copayment for other generic oral contraceptive drugs and all brand oral contraceptive drugs.

When generic is available, Member pays difference between generic and brand price ("ancillary charge"), plus Copayment. Ancillary charges do not count toward the out-of-pocket maximum. Check with your participating pharmacy to learn if it is eligible to offer a 90-day supply at retail.

VIVA HEALTH Customer Service: (205) 558-7474 or 1-800-294-7780 | Visit our Website at www.vivahealth.com

Pre-Existing Condition Policy: No pre-existing condition exclusions or waiting period.

Eligible Dependent: Eligible Employee's lawful spouse and children of Eligible Employee under age 26 or disabled dependents who meet eligibility criteria. Dependents with a last name different from employee's must be verified as eligible through submission of a marriage or birth certificate with the enrollment application.

Nondiscrimination Notice: VIVA HEALTH complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Language Assistance Services: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-294-7780 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務．請致電 1-800-294-7780 (TTY：711).

When you need a doctor, make a smart choice.

1 → 2 → 3

1 Teladoc®

The convenient choice

- ✓ Talk to a doctor in minutes
- ✓ Visit by phone or video
- ✓ Available 24/7/365, anywhere[1]
- ✓ Get a prescription[2]
- ✓ Never more than an office visit
- ✗ Cannot treat more severe medical conditions

2 Family Doctor

The in-office choice

- ✓ Long-term relationship
- ✓ Periodic checkups
- ✓ Treats more severe issues
- ✗ May not be available for days
- ✗ Must leave home or work
- ✗ Sit in a waiting room with other sick people

3 Urgent Care/ER

The emergency choice

- ✓ Available 24/7/365
- ✓ Treats emergency issues
- ✗ High cost of care
- ✗ Long wait times
- ✗ Must leave home or work
- ✗ Sit in a waiting room with other sick people

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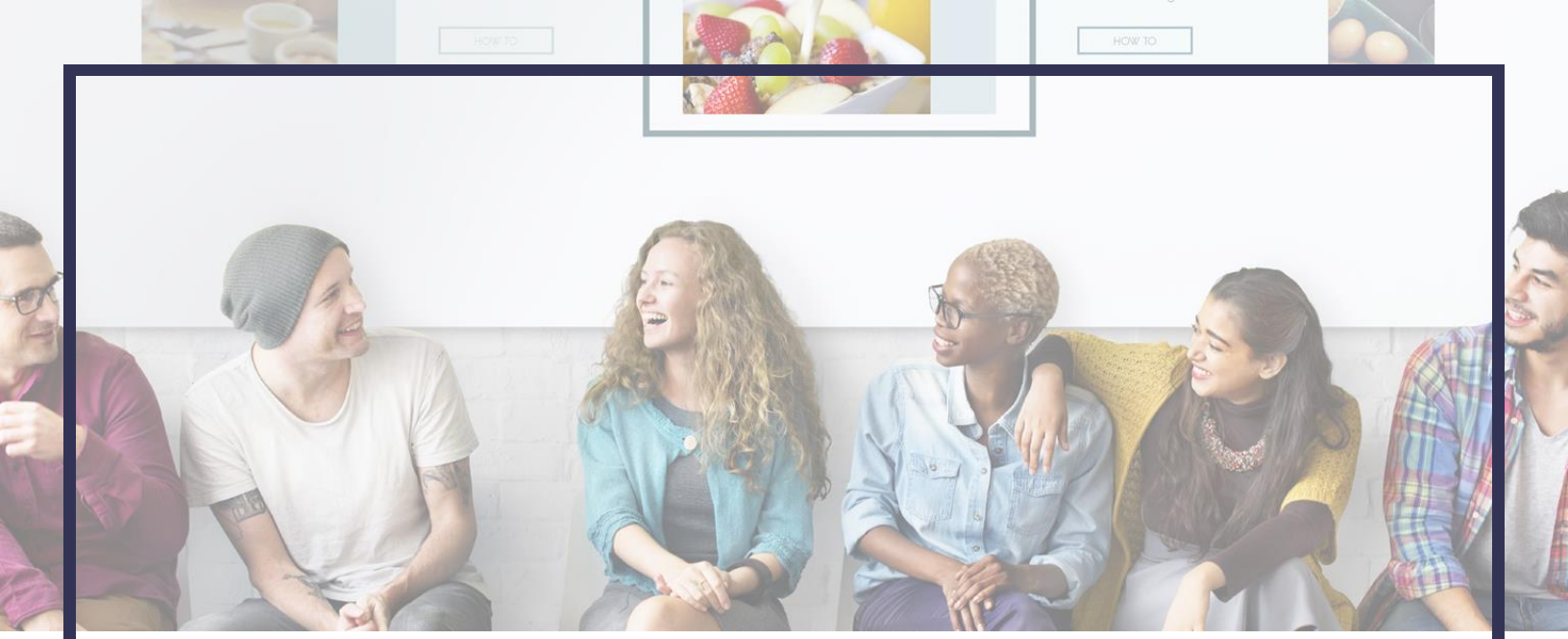

IRONRX

Say Yes. Save More.

Iron ReHealth is pleased to announce our Prescription Savings Program!

This is how the IronRx program works: IronRx will identify if any of the chronic medications you routinely purchase are available through any of our IronRx Enhanced Savings Programs. If a discount is available, or there is NO COST to you, a specialist will reach out to you and help you get these savings. IronRx will handle the prescription transfer and subsequent refills of your medications; all you need to do is verbally agree to the program. This program is entirely voluntary and can potentially save you a significant amount in co-pays just by having your medications mailed to your home safely and securely.

Our goal at IronReHealth is to continue to give our members the best value, products and services available. By launching IronRx, we can do just that by increasing prescription savings to our members. This Prescription Savings Program offers:

- Lower member pricing on prescription medications
- In many cases, we will waive your co-pay. Yes, no out of pocket expense for you!
- Offer various ways to save you money:
  - Enhanced Mail-order Pharmacy program
  - International Prescription Medication Sourcing
  - Coupon Assistance with Co-pays

For more information, contact the Iron ReHealth Customer Service team.
(334) 245-1099 | info@IronReHealth.com