APPENDIX B

TOWN OF MANCHESTER, CONNECTICUT

BENEFIT	OAP Basic
Costshares	
	In-Network services subject to copays
	OAP Basic plan has no Out-of -Network benefit
	$15 Office Visit Copay
	$75 Emergency Room Copay
	Lifetime Maximum In-Network - Unlimited
Preventive Care	
Pediatric	No Copay
Adult	No Copay
Vision	No Copay
	Covered once every 24 months
Hearing	No Copay
	Screening part of physical exam
Gynecological	No Copay
Medical Services	
Medical Office Visit	Copay
Outpatient PT/OT/ST/Chiro.	Copay
	60 Combined Days
	per calendar year per member
Allergy Services	Office visits/testing: Copay
	No copay for injections
Diagnostic Lab & X-ray	Covered
Inpatient Medical Services	Covered
Surgery Fees	Covered
Office Surgery	Covered
Outpatient MH/SA	Copay
Emergency Care	
Emergency Room	$75 Copay (waived if admitted)
	Sudden & Serious Guidelines
Urgent Care	$25 Copay
Ambulance	Covered

APPENDIX B

TOWN OF MANCHESTER, CONNECTICUT

BENEFIT	OAP Basic
Inpatient Hospital	
General/Medical/Surgical/	
Maternity (Semi-private)	
	$200 Copay Effective 7/1/2018
Ancillary Services	Covered
Medication, Supplies	
Psychiatric	Unlimited days
Substance Abuse/Detox	Unlimited days
Skilled Nursing/Rehabilitation	Covered up to 180 days per calendar year
Facility	
Hospice	Covered
Outpatient Hospital	
Outpatient Surgery	$100 Copay
Facility Charges	(Prior Authorization Required)
Diagnostic Lab & X-ray	Covered
Pre-Admission Testing	Covered
Other Services	
Durable Medical Equipment	Covered
Prosthetics	Covered
Home Health Care	Unlimited days
	(Prior Authorization Required)
Pharmacy Benefits	
Prescriptions	$5/$20/$35
	Unlimited maximum
	Three Tier Formulary RX Rider

*** All benefits listed are for In-Network. For Out-of-Network benefits, please refer to your Employee Benefit Summary.**

**** OAP Basic plan has no Out-of-Network benefit.**

INFERTILITY: Coverage is subject to a $5,000 lifetime maximum for OAP Plus, OAP Plan and OAP Basic: Unlimited for OAP Preferred.

ELIGIBILITY: Dependent children to age 25 for All plans; effectgive July 1, 2010 dependent children covered to age 26 for medical and prescription plans due to the passing of the Health Care Reform Act of March 30, 2010.