

# Vantage Medical Home HMO Plan Design

- ▶ Below we have highlighted a few of the benefits that Vantage provides to our OGB members. For a more in-depth review of our benefits, talk to a Vantage representative or refer to your OGB Member Certificate of Coverage.

## Vantage Medical Home HMO Plan Design - 7/1/2011 - 12/31/2011

BENEFIT	IN-NETWORK COVERAGE	
<b>OFFICE VISIT CO-PAYS:</b>		
Medical Home PCP (MH-PCP)	\$10 co-pay	Including OB/GYN visits
Specialist	\$25 co-pay	Covers most services in a physician's office except major diagnostic tests and durable medical equip.
<b>OTHER OFFICE VISIT SERVICES:</b>		
Office X-Rays	100% covered	
Lab Services	100% covered	
Radiologists and Pathologists	100% covered	No separate bills
<b>INPATIENT HOSPITAL:</b>		
Semi-private room, ancillary services and physician visits	100% after \$100 co-pay per day for the first three days	
Pre-admission testing	100% covered	
<b>OUTPATIENT HOSPITAL:</b>		
Outpatient surgery	100% after \$100 co-pay	Co-pay waived at Monroe Surgical Hospital
Emergency room	100% after \$100 co-pay	Worldwide Coverage Co-pay (waived if admitted)
Lab and X-rays	100% covered	
Professional Fees	100% covered	No separate bills
<b>SPECIALTY SERVICES:</b>		
Physical, occupational or speech therapy	20% co-insurance	
Major Diagnostic Tests	100% after \$50 co-pay per procedure	Co-pay waived at Monroe Surgical Hospital
Durable Medical Equipment	20% co-insurance	
Ambulance	20% co-insurance	
<b>MENTAL HEALTH &amp; ALCOHOL/SUBSTANCE ABUSE:</b>		
Inpatient	100% after \$100 co-pay per day for the first three days	
Outpatient	100% after \$25 co-pay for each visit	
<b>PRESCRIPTION DRUGS:</b>		
Retail (30-day supply)		
Generic	\$5 co-pay	
Preferred Brand	\$25 co-pay	
Non-Preferred Brand	\$50 co-pay	
Specialty	20% co-insurance (up to \$100 maximum co-insurance per prescription fill)	