



Next Generation HSA™
For Individuals and Families

Benefit Chart and Plan
for Arizona

Arizona

AZ IND NGHSA BEN 1/07



Plan Choice	100% Plan		80% Plan	
	Network	Non-Network	Network	Non-Network
Individual Benefit Period Deductible The network and non-network benefit period deductibles are separate and charges incurred under one deductible will not be applied to the other deductible.	\$1,100* \$1,500 \$2,100* \$2,700* \$3,500 \$5,000	\$2,200* \$3,000 \$4,200* \$5,400* \$7,000 \$10,000	\$1,100* \$1,500 \$2,100* \$2,700* \$3,500	\$2,200* \$3,000 \$4,200* \$5,400* \$7,000 \$14,000
Family Benefit Period Deductible The network and non-network benefit period deductibles are separate and charges incurred under one deductible will not be applied to the other deductible.	\$2,200* \$3,000 \$4,200* \$5,450* \$7,000 \$10,000	\$4,400* \$6,000 \$8,400* \$10,900* \$14,000 \$20,000	\$2,200* \$3,000 \$4,200* \$5,450* \$7,000	\$4,400* \$6,000 \$8,400* \$10,900* \$14,000
Lifetime Policy Maximum	\$5 million			
Networks Available	Arizona Foundation ~ Foundation Plus ~ Foundation Select			

**These may be adjusted annually for changes in the U.S. Consumer Price Index (CPI)*

	Network Coverage	Non-Network Coverage
	Benefit Percentages Apply After The Deductible Is Met	
Individual Benefit Percentage/Out-Of-Pocket Maximum After Deductible	100% / NA 80% / \$1,000	75% / \$4,000 50% / \$4,000
Family Benefit Percentage/Out-Of-Pocket Maximum After Deductible	100% / NA 80% / \$2,000	75% / \$4,000 50% / \$8,000

Accident Benefit	
Accident	We will waive the deductible and pay the covered charges at the benefit percentage shown on the policy schedule for services incurred within 30 days of an injury. The deductible will be applied to any covered charges incurred after the 30-day limit has been met.

	Network Coverage	Non-Network Coverage
	Benefit Percentages Apply After The Deductible Is Met	
Physician Services		
In Physician's Office and Urgent Care Centers <ul style="list-style-type: none"> • Office Visits • X-rays • Visits for Injury • Office Surgery • Laboratory Tests 	100% or 80%	75% or 50%
In-Hospital Visits by a Physician		
Allergy Testing, Serums and Injections \$500 benefit period maximum per family member		
Outpatient Spinal Manipulation		
Preventive Care \$300 benefit period maximum per family member <ul style="list-style-type: none"> • Immunizations • Bone Density Test • Pap Smear • Routine Physical Exams • Colonoscopy • Routine Mammograms • Inoculations or Prophylactic Drugs for Travel • PSA Testing 	100% or 80%	75% or 50%

	Network Coverage	Non-Network Coverage
	Benefit Percentages Apply After The Deductible Is Met	
Hospital Services		
Inpatient Services	100% or 80%	75% or 50%
Outpatient Surgery		

	Network Coverage	Non-Network Coverage
Benefit Percentages Apply After The Deductible Is Met		
Hospital Services Continued		
Diagnostic Services <ul style="list-style-type: none"> • Pre-admission Testing • X-rays • Nuclear Medicine • Ultrasounds • Laboratory Tests • MRIs • Mammograms 	100% or 80%	75% or 50%
Emergency Services		
Emergency Room Services Including Ambulance and ER Physicians	Emergency sickness or injury covered at the network benefit percentage of 100% or 80%. Non-emergency sickness is not covered.	
Other Covered Services		
Free-Standing Outpatient Surgery Center Facility Charges	100% or 80%	75% or 50%
Radiology or Diagnostic Services Outside of the Hospital <ul style="list-style-type: none"> • X-rays • MRIs • Mammograms • Nuclear Medicine • Ultrasounds • Laboratory (including lab work sent by a physician to an independent laboratory) 		
Outpatient Physical, Occupational and Speech Therapy Limited to 60 visits per benefit period (this is a combined total for all therapies)		
Home Health Care		
Hospice Up to \$200 per day, a lifetime maximum of \$15,000 or 6 months, whichever comes first; bereavement support services up to \$500		
Skilled Nursing Facility \$75 per day, 60 days per benefit period	Discount Program, then 100% or 80%	75% or 50%
Prescription Drug Coverage Includes the discount drug card for use at network retail pharmacies, up to a 30-day supply. The mail order program also provides discounts for up to a 90-day supply of maintenance medications.		
Organ Transplants Combined lifetime maximum benefit is \$1 million for charges incurred at designated and non-designated transplant facilities. A designated transplant facility is a medically proven exceptional success rate facility for organ transplants that has agreed to provide approved transplant services to our policyholders.	\$1 million at a designated transplant facility with up to \$10,000 for travel and lodging for the insured and one companion. Meals and lodging are limited to \$150 per person per day. 100% or 80%	\$150,000 at a non-designated transplant facility 75% or 50%
Accidental Death and Dismemberment for Primary Insured Only	\$10,000 (Full Amount)	
Plan Options		
Dental Benefit Benefit period maximum benefit is \$1,000	Type I procedures: 6-month waiting period, then 80% Type II procedures: 12-month waiting period, \$100 benefit period deductible, then 50%	

Plan Options Continued		
<p>Maternity Benefit for Policyholder and Spouse only, if Spouse is covered under the policy. 270-day waiting period from the effective date of the maternity coverage. To be covered, pregnancy must begin after the waiting period. This benefit includes coverage for the natural mother of a child adopted by the insured, subject to the conditions specified in the policy.</p>	100% or 80%	75% or 50%
<p>Embedded Deductible for Family Plans</p>	Allows a single family member to begin receiving benefits at the network/non-network levels as appropriate after that family member's single deductible amount has been reached. Available for a family deductible of \$4,400 or higher.	

Other Covered Services (Mandates)	
Diabetes	Medically necessary treatment, supplies, and equipment.
Prostheses, Reconstructive Surgery (Mastectomy)	Breast prostheses and reconstructive surgery incident to a mastectomy, including surgery on the other breast for symmetry.
Medical Foods for Treatment of Inherited Metabolic Disorders	Includes Modified Low Protein Foods and Metabolic Formulas. \$5,000 benefit period maximum, subject to deductible, then 50%
Cancer Clinical Trials	Patient costs that are directly associated with a cancer clinical trial in which the family member participates voluntarily.

Benefit Period

Benefit Period means the 12-month period beginning on the effective date of your policy and reoccurring every 12 months thereafter.

Pre-existing Conditions Limitation

The plan does not pay for any expense incurred due to a pre-existing condition during the two-year period starting on your effective date of coverage.

Pre-existing condition means:

A medical condition not fully disclosed on the application, for which, prior to the effective date of coverage:

- The Family Member received medical advice or treatment from a physician within 60 months before the effective date of the Family Member's coverage under this policy; or
- Symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within 60 months before the effective date of the Family Member's coverage under this policy.

This includes any medical condition whether diagnosed or not, for which the Family Member received medical advice or treatment. Medical advice means medical treatment or consultation; medical care or services; diagnostic tests; or taking of a prescribed drug(s) or medicine(s).

Medicare Coordination and Insurance with Other Insurers

Next Generation HSA contains certain provisions that may reduce benefits under the plan; a full description is contained in the policy.

Underwriting

The health history provided on the application determines the policy provisions and premium. Therefore, it is important that applicants answer all questions accurately and thoroughly.

If the agent assists in completing the application, the applicant should review the answers before signing. The applicant's signature attests to the completeness and accuracy of the answers.

Reviews conducted after the policy is issued may reveal health information that wasn't disclosed on the application. This may result in rescission of coverage, increased premiums, and/or exclusion riders or claims being denied under the policy's pre-existing exclusion.

General Exclusions and Limitations

Some of the services that the Next Generation HSA Plan does NOT cover include:

Pre-existing conditions for the two-year period starting on the effective date of coverage; Charges in excess of the usual, customary, and reasonable charges for non-network services; Charges for services that are experimental, investigational, unproven or for research; Charges arising from war, commission of a felony, or participation in a riot or insurrection; Any sickness contracted or injury received while a member of the military; Charges for sickness or injury that are covered by workers' compensation insurance or similar laws; Travel expenses, except for professional ambulance service; Preventive medical care, except when provided by the preventive care benefit, or if listed under covered charges; Charges for dental services or supplies, unless the dental benefit rider is purchased; Cosmetic treatment, except as provided in the policy; Care covered under a government program; Eyeglasses; Contact lenses; Eye exams and surgery; Hearing aids; Contraceptives; Pregnancy, unless the maternity benefit rider is purchased; Sterilization; Abortion; Treatment for hair restoration; Treatment of acne; Treatment of a mental or nervous disorder or emotional conditions, even if court ordered; Treatment for substance abuse; Examination, diagnosis or treatment of malocclusion or misalignment of the jaw; Vitamins; Infertility; Gender reassignment; Growth treatment; Routine footcare; Sleep disorders; Charges for services which are not medically necessary; Treatment received in a hospital emergency room for a non-emergency sickness; Charges for which benefits are not provided in the policy.

A complete list of exclusions and limitations is included in the Next Generation HSA policy. See Policy Form ICDHP-HSA for complete terms and conditions.

