

# AmeriHealth New Jersey POS Plus

POS Plus \$20/\$40 \$250/Day

AmeriHealth POS Plus lets you maintain Freedom of Choice by allowing you to select your own doctors and hospitals. Under this plan, it is not required that you select a Primary Care Physician, although it is highly recommended, and you can access care in-network of out-of-network without a referral.

This program may not cover all your health care services. Services may not be covered because they are:

- Not covered under your benefit contract
- Not medically necessary
- Limited by a benefit maximum (i.e. visit limit)

Your Booklet/Certificate identifies details about your benefit program. It also includes information about exclusions and benefit limitations. After reviewing this information, please contact our Member Service department if you have additional questions.

Benefit	In-Network	Out-of-Network*
<b>BENEFIT PERIOD<sup>+</sup></b>	Calendar Year	Calendar Year
<b>DEDUCTIBLE</b>		
Individual	None	\$1,000
Family	None	\$3,000
<b>COINSURANCE</b>	100%, except where otherwise noted	70%, except where otherwise noted
<b>OUT OF POCKET LIMIT<sup>1</sup></b>		
Individual	\$2,500	\$7,500
Family	\$5,000	\$15,000
<b>LIFETIME MAXIMUM</b>	Unlimited	Unlimited
<b>DOCTOR'S OFFICE VISITS</b>		
Primary Care Services	\$20 Copayment/visit	70%, after deductible
Preventive Care for Adults and Children	100%	70%, NO deductible
Specialist Services	\$40 Copayment/visit	70%, after deductible
<b>PEDIATRIC IMMUNIZATIONS</b>	100%	70%, NO deductible
<b>ROUTINE EYE EXAM</b>	\$40 Copayment/visit; one exam every two years	Not Covered
<b>ROUTINE GYNECOLOGICAL EXAM/PAP</b>	100%	70%, NO deductible

\* Out-of-network providers may bill you the difference between the plan allowance, which is the amount paid by the plan, and the providers actual charge.

+ A calendar year benefit period begins January 1 and ends December 31.

1 Included deductible, coinsurance and copayments, when applicable.

To receive maximum benefits, services must be provided by an AmeriHealth participating provider. This is a highlight of benefits available. The benefits and exclusions for In-Network and Out-of-Network care are not the same. All benefits are provided in accordance with the group contract.

The benefits may be changed by AmeriHealth to comply with applicable federal/state laws and regulations



**AmeriHealth**  
NEW JERSEY

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Benefit	In-Network	Out-of-Network*
<b>MAMMOGRAM</b>	100%	70%, NO deductible
<b>OUTPATIENT LABORATORY/PATHOLOGY</b>	100%	70%, after deductible
<b>MATERNITY</b>		
First OB visit	\$20 Copayment/visit	70%, after deductible
Hospital	\$250 Copayment /day; maximum of 5 days (\$1,250)***	70%, after deductible
<b>INPATIENT HOSPITAL SERVICES</b>		
Facility	\$250 Copayment /day; maximum of 5 days (\$1,250)***	70%, after deductible
Physician/Surgeon	100%	70%, after deductible
<b>INPATIENT HOSPITAL DAYS</b>	Unlimited	70 days
<b>OUTPATIENT SURGERY</b>		
Facility	\$125 Copayment	70%, after deductible
Physician/Surgeon	100%	70%, after deductible
<b>EMERGENCY ROOM</b>	\$100 Copayment Copayment not waived if admitted	\$100 Copayment Copayment not waived if admitted
<b>AMBULANCE</b>		
Emergency	100%, NO deductible	100%, NO deductible
Non-emergency	100%, NO deductible	70%, after deductible
<b>URGENT CARE CENTER</b>	\$75 Copayment	70%, after deductible
<b>OUTPATIENT X-RAY/RADIOLOGY</b>		
Routine Radiology/Diagnostic	\$40 Copayment/visit	70%, after deductible
MRI/MRA, CT, PET Scans	\$80 Copayment/visit	70%, after deductible
<b>THERAPY SERVICES</b>		
Physical and Occupational Therapy 30 visits per calendar year (combined) <sup>1</sup>	\$40 Copayment/visit	70%, after deductible
Cardiac Rehabilitation 36 sessions per calendar year <sup>2</sup>	\$40 Copayment/visit	70%, after deductible
Pulmonary Rehabilitation 36 sessions per calendar year <sup>2</sup>	\$40 Copayment/visit	70%, after deductible
Speech Therapy 20 visits per calendar year <sup>2</sup>	\$40 Copayment/visit	70%, after deductible
Orthoptic/Pleoptic Therapy 8 session lifetime maximum <sup>2</sup>	\$40 Copayment/visit	70%, after deductible
<b>SPINAL MANIPULATIONS</b> 20 visits per calendar year <sup>2</sup>	\$40 Copayment/visit	70%, after deductible

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\*\*\* **Copayment waived if readmitted within 10 days of discharge.**

**2 Combined in/out-of-network.**

To receive maximum benefits, services must be provided by an AmeriHealth participating provider. This is a highlight of benefits available. The benefits and exclusions for In-Network and Out-of-Network care are not the same. All benefits are provided in accordance with the group contract.

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Benefit	In-Network	Out-of-Network*
<b>INFUSION THERAPY/CHEMOTHERAPY/RADIATION THERAPY</b>	100%	70%, after deductible
<b>DIALYSIS</b>	100%	70%, after deductible
<b>OUTPATIENT PRIVATE DUTY NURSING</b> <i>360 hours/calendar year</i>	85%	70%, after deductible
<b>SKILLED NURSING FACILITY</b> <i>maximum of 120 days/calendar year<sup>2</sup></i>	\$125 Copayment/day	70%, after deductible
<b>HOSPICE AND HOME HEALTH CARE</b>	100%	70%, after deductible
<b>DURABLE MEDICAL EQUIPMENT</b>	50%	50%, after deductible
<b>PROSTHETICS</b>	50%	50%, after deductible
<b>MENTAL ILLNESS CARE</b>		
Outpatient	\$40 Copayment/visit	70%, after deductible
Inpatient	\$250 Copayment /day; maximum of 5 days (\$1,250) <sup>***</sup>	70%, after deductible
<b>TREATMENT FOR SUBSTANCE ABUSE</b>		
Outpatient	\$40 Copayment/visit	70%, after deductible
Inpatient	\$250 copayment/day; maximum of 5 days (\$1,250) <sup>***</sup>	70%, after deductible

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## 2 Combined in/out-of-network.

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## What Is Not Covered?

- Services not medically necessary
- Experimental/investigational services, except when approved by AmeriHealth, routine costs associated with a qualifying clinical trial
- Hearing aids, except as stated for dependent children, hearing examinations/ tests for the prescription/ fitting of hearing aids, and cochlear electromagnetic hearing devices
- Reversal of voluntary sterilization
- Expenses related to organ donation for non-member recipients
- Acupuncture
- Dental care, including dental implants or dentures, and non-surgical treatment of temporomandibular joint syndrome (TMJ)
- Music therapy, equestrian therapy and hippotherapy
- Treatment of obesity, except for surgical treatment of morbid obesity, and weight loss programs provided through AmeriHealth Commit2Wellness<sup>SM</sup> programs
- Treatment of sexual dysfunction not related to organic disease except for sexual dysfunction resulting from an injury
- Routine foot care, unless medically necessary or associated with the treatment of diabetes
- Cranial prostheses including wigs intended to replace hair
- Routine physical exams for non-preventive purposes such as insurance or employment applications, college, or premarital examinations
- Immunizations for travel or employment
- Services or supplies payable under Workers' Compensation, Motor Vehicle Insurance, or other legislation of similar purpose
- Cosmetic services/supplies
- Foot orthotics, except for orthotic appliances or as required for the prevention of complications associated with diabetes

This summary represents only a partial listing of benefits and exclusions of the AmeriHealth POS Plus program described in this summary. If your employer purchases another program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by medical policy. This managed care plan may not cover all of your health care expenses. Read your group contract/booklet-certificate carefully to determine which health care services are covered. If you need more information, please call **1-888-YOUR-AH1(1-888-968-7241)**.

Certain services require preapproval/precertification by the health plan prior to being performed. To obtain a list of services that require authorization, please log on to <http://www.amerhealthnj.com/precert> or call the phone number that is listed on the back of your identification card.