

Yale Health Plan—Benefits at a Glance

<u>Benefits and Services</u>	<u>In-network¹</u>
Annual deductible - the amount of out-of-pocket expenses you must pay for service before the plan pays any expenses.	None
Out-of-pocket maximum - the maximum amount you have to pay toward the cost of your medical care in the course of one year, including co-pays and co-insurance.	None
Doctor's office visits (PCP/Specialist)	Plan pays 100%
Routine physicals	Plan pays 100%
Routine eye exams	Plan pays 100% - services available as necessary; no frequency limit
Diagnostic X-ray, Laboratory	Plan pays 100%
Emergency Services	Plan pays 100%
Outpatient Surgical services	Plan pays 100%
Inpatient Hospital services (semi-private room and board)	Plan pays 100%
Physical Therapy	Plan pays 100% - services available as necessary; no frequency limit
Prescription Drugs (generic/brand)	Plan pays 80% after a \$200 deductible has been satisfied, up to a \$700 maximum out-of-pocket expense (per plan year). Plan pays 100% after out-of-pocket maximum has been satisfied. Annual maximum of \$25,000 per person.
Infertility services	Plan pays 100% up to \$5000 lifetime maximum - upon referral from YHP provider
In-Vitro Fertilization & ART²	Four (4) cycles paid if services rendered at Yale Medical Group. (Effective 1/1/09)
Mental Health and Substance Abuse - outpatient	Plan pays \$60/visit after \$100 deductible has been satisfied, up to 30 visits per plan year (150 visits per lifetime). Postdoctoral fellows, associate members and 19-25 dependent program participants - see plan document for additional benefit information.
Mental Health and Substance Abuse - inpatient	Plan pays 100% for 60 days/year - see plan document for additional benefit information (19-25 dependent program see plan details)
Chiropractic	Not covered
Dependent coverage	Plan offers coverage for dependents up to age 25. Proof of student status or financial dependency required.

¹Yale Health Plan provides coverage for emergency and urgent care out of network.

²In-Vitro Fertilization & Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination.