Coventry Health Care of Iowa State: IA Benefits 2012

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		In-Network Coverage
Plan facts	Member services	(800) 257-4692 Annual enrollment information: (800) 257-4692
	Member services hours	Mon-Fri: 8:00 AM-6:00 PM CT
	Web address	www.chciowa.com
	Product name	Coventry Health Care of Iowa
our medical	Annual deductible	\$500 (individual) / \$1,000 (family max)
expenses	Out-of-pocket maximum (includes deductible)	\$3,000 (individual) / \$6,000 (family max) per calendar year
	Office visits	Covered at 90% after deductible
	Maternity care prenatal office visits	Covered at 90% after deductible
	Inpatient hospitalization	Covered at 90% after deductible
	Outpatient surgical care	Covered at 90% after deductible
	Outpatient lab and X-ray	Covered at 90% after deductible
	Emergency room care	\$100 copay/visit (waived if admitted)
	Urgent care facility	Covered at 90% after deductible. Out-of-area: Not covered
Your prescription drug expenses	Retail	\$10 copay (generic), \$20 copay (preferred brand), \$45 copay (non-preferred brand) per prescription up to 31-day supply
	Mail order	\$20 copay (generic), \$40 copay (preferred brand), \$135 copay (non-preferred) per prescription up to 90-day supply
Preventive care	Routine physical and GYN exam	Covered at 100%, no deductible. Limit 1 visit per year
	Routine vision exam	\$10 copay copay per visit. Limit 1 exam per 24 months
	Well-child care and immunizations	Covered at 100%, no deductible
	Routine mammography	Covered at 100%, no deductible. Limit 1 visit per year
Mental health	Inpatient	Covered at 90% after deductible. Prior authorization required
	Outpatient	Covered at 90% after deductible. Prior authorization required
Substance abuse	Inpatient detoxification	Covered at 90% after deductible. Prior authorization required
	Inpatient rehabilitation	Covered at 90% after deductible. Prior authorization required
	Outpatient detoxification	Covered at 90% after deductible. Prior authorization required
	Outpatient rehabilitation	Covered at 90% after deductible. Prior authorization required
Other professional care	Outpatient physical/speech/ occupational therapy	Covered at 90% after deductible. Limit 20 visits per year per therapy
	Chiropractic care	Covered at 90% after deductible. Limit 18 visits per year
	Infertility	Covered at 90% after deductible for diagnosis only. Contact Plan for details
Out-of-network coverage	Out-of-network non- emergency care	Not covered
Key facts	NCQA status:	URAC Fully Domestic partner coverage available: Ye Accredited
	PCP referral required for specialist:	No Domestic partner children coverage Ye avail.:
	Lifetime maximum benefit:	NA
	Provider network:	See website for details

^{*} Indicates a benefit change

The information contained in this summary is for comparative purposes and does not include all benefits, limitations, and exclusions.