



**Medical Plan 5  
Oregon Educators Benefit Board**

Plan Year: October 1 - September 30	In-Network Provider	Out-of-Network Provider <sup>2</sup>
<b>Member Responsibility</b>		
Plan Year Deductible (Individual / Family)	\$200/\$600	
Plan Year Out-of-Pocket Maximum	\$1,000	\$2,000
<b>PREVENTIVE CARE</b>		
Routine Physicals / Well Baby Care	0%* <sup>1</sup>	40%
Routine Women's Exams / Men's Prostate Rectal Exam (PRE)	0%* <sup>1</sup>	40%
Immunizations	0%* <sup>1</sup>	40%
<b>PROFESSIONAL SERVICES</b>		
Office and Home Visits	\$20 copayment * <sup>1</sup>	40%
Specialist Visits	\$20 copayment * <sup>1</sup>	40%
Surgery	20%	40%
<b>ALTERNATIVE CARE (combined maximum benefit of \$2,500 per plan year)</b>		
Services will be covered the same as any other benefit would be under the plan up to the combined benefit maximum.		
<b>Acupuncture, Chiropractic, &amp; Naturopathic Services</b>		
Office Visits	\$20 copayment* <sup>1</sup>	40%
All Other Services	20%	40%
<b>HOSPITAL INPATIENT / OUTPATIENT SERVICES</b>		
Inpatient Care	20%	40%
Skilled Nursing Facility Care (60 days/plan year)	20%	40%
Outpatient Hospital / Facility	20%	40%
Diagnostic X-Ray and Lab	20%	40%
Specified Imaging (MRI, CT, CAT, PET scans)	20%	40%
<b>EMERGENCY CARE</b>		
Emergency Room Visits	\$100 copayment/visit, then 20% (copayment waived if admitted) <sup>1</sup>	
Urgent Care Visits	\$20 copayment * <sup>1</sup>	
Ambulance Service	20%	
<b>OTHER COVERED SERVICES</b>		
Outpatient Rehabilitation (Physical, Occupational, and Speech therapy)	\$20 copayment * <sup>1</sup>	40%
Allergy Injections	20%	40%
Durable Medical Equipment / Prosthetics	20%	40%
Home Health, Hospice, and Respite Care	20%	40%
<b>MAXIMUM LIFETIME BENEFIT</b>	\$2,000,000	

\*Deductible waived.

<sup>1</sup> Fixed dollar copayments and disallowed charges do not apply to the plan year deductible or to the out-of-pocket maximum. Expenses applied toward the plan year deductible do not apply to the out-of-pocket maximum.

<sup>2</sup> Out-of-network coverage copayments are based on the maximum plan allowance for those services.

**MEMBER SERVICES**

Through ODS' online service, myODS, you can download your member handbook, view claims status and payment information, search for participating providers, order ID cards, view personal information, and email medical customer service. Log onto [www.odscompanies.com/members](http://www.odscompanies.com/members) to access myODS.

**This is a benefit summary only. Any errors or omissions are unintentional.  
For a more detailed description of benefits, refer to your member handbook.**

**Visit ODS' web site at [www.odscompanies.com](http://www.odscompanies.com)**

## SERVICE AREA

Illustrated in the ODS Provider Directory.

## LIMITATIONS

- \* All medical and surgical inpatient hospital admissions must be authorized by ODS.
- \* Mental illness / chemical dependency (including alcoholism) will be treated the same as other medical conditions except for mental health residential treatment that has a 45-day limit per plan year.
- \* When a member has more than one group plan, combined benefits for both group plans will be provided up to 100% of the total allowable charges.
- \* Inpatient rehabilitation benefits are limited to 30 days per plan year (prior authorization needed for up to 60 days for head and spinal cord injuries); outpatient rehabilitation benefits are limited to 30 sessions per plan year (prior authorization needed for up to 60 sessions for head and spinal cord injuries).
- \* Transplant benefits are subject to specific limitations. Please reference your member handbook for details.
- \* Biofeedback therapy is limited to treatment of tension or migraine headaches. Plan will pay for no more than 10 visits.
- \* Hospice benefits are limited to \$20,000 for home care; 12 days of inpatient care; Respite care is limited to 170 hours.
- \* Podiatry services: Paring/cutting of corns/calluses, trimming of dystrophic and non-dystrophic nails, debridement of nails by any method are not covered unless required by the patient's medical condition (e.g. diabetes).

## EXCLUSIONS

- \* Services provided by the patient or a member of the patient's immediate family.
- \* Services or supplies which are not medically necessary.
- \* Services and supplies for reversal of sterilization or infertility.
- \* Services and supplies for obesity, including complications arising out of such treatment.
- \* Surgery to alter the refractive character of the eye.
- \* Dental examinations and treatment, except as specifically listed.
- \* Massage or massage therapy.
- \* Medical services or supplies for the treatment of sexual dysfunctions or inadequacies, except when delivered by a mental health provider as defined in this plan.
- \* Services or supplies related to sex change procedures.
- \* Services or supplies related to Gender Identity Disorders for members age 19 and over are not covered.
- \* Experimental or investigational treatment.
- \* Services or supplies available in whole, or in part under any city, county, state, or federal law, except Medicaid.
- \* Charges above the maximum plan allowance.
- \* Services or supplies for which an employer is required by law to provide benefits even if you choose not to accept those benefits.
- \* Instruction programs, including, but not limited to, those to learn to self-administer drugs or nutrition, except as specifically provided for under the outpatient diabetic instruction benefit of this plan.
- \* Appliances or equipment primarily for comfort, convenience, cosmetics, environmental control, or education.
- \* Cosmetic / reconstructive services and supplies (except for surgery related to breast reconstruction following a mastectomy in accordance with Women's Health and Cancer rights).
- \* Services and supplies associated with orthognathic surgery.

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