COVENTRY HEALTH AND LIFE INSURANCE COMPANY
2751 Centerville Road, Suite 400
Wilmington, Delaware 19808-1627

SCHEDULE OF BENEFITS
Coventry*One*[SM]

Coventry*One* is administered by Coventry Health Care of Delaware, Inc. and underwritten by Coventry Health and Life Insurance Company.

This Schedule is part of Your Policy but does not replace it. Many words are defined elsewhere in the Policy and other limitations or exclusions may be listed in other sections of your Policy. Reading this Schedule by itself could give you an inaccurate impression of the terms of Your Coverage. This Schedule must be read with the rest of Your Policy. A complete list of Covered Services, Exclusions and Limitations can be found in Your Policy.

Benefits and Services	When You Use Participating Providers	When You Use Non-Participating Providers
Contract Year Deductible ➢ The total amount You are required to pay each contract year before the coverage begins paying. Each covered person must satisfy a contract year deductible, with a maximum of 2 times the Individual deductible for your family in total. There are separate Participating Provider and Non-Participating Provider contract year deductibles, and payments that count toward one do not count toward the other.	Individual: $1000 Family: $2000	Individual: $2000 Family: $4000
Coinsurance ➢ Coinsurance is a percentage of Covered Services. After any required copayments and contract year deductibles are paid, the coverage pays a share and you pay a share, up to your Annual Out-of-Pocket Maximum.	The coverage pays 80% and You pay 20%	The coverage pays 60% and You pay 40% Coinsurance of the Out-of-Network rate
Annual Out-of-Pocket Maximum ➢ The amount you pay annually in contract year deductibles and Coinsurance before the coverage pays 100% for most Covered Services, up to the benefit maximums. Each covered person has an out-of-pocket expense limit, with a maximum of 2 times the individual out-of-pocket expense limit for your family in total. ➢ Primary Care and Specialist Copayment amounts do not apply to the Annual Out-of-Pocket Maximum. ➢ Annual Deductible and Coinsurance amounts shall be applied to the Annual Out-of-Pocket Maximum. ➢ You are responsible for Charges that exceed Our Out-of-Network Rate for Non-Participating Providers. This could result in Your having to pay a significant portion of Your claim. Balances above the Out-of-Network Rate do NOT apply to Your Out-of-Pocket Maximum.	Individual: $3000 Family: $6000	Individual: $6000 Family: $12,000
Maximum Lifetime Benefit	$1 million per Covered Individual	$1 million per Covered Individual

Benefits and Services	When You Use Participating Providers	When You Use Non-Participating Providers
Physician Services		
➢ Primary Care Services Provided in a Physician's Office	You pay $25 Copay per visit, then the coverage pays 100% (*deductible does not apply)*	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
➢ Primary Care Services Not Provided in a Physician's Office	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
➢ Specialty Care Services	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Preventive Services At A Physician's Office ➢ Routine health assessment, well-child care, childhood immunizations and injections, and ➢ Annual gynecological examination and Pap Smear	You pay $25 Copay per visit, then the coverage pays 100% *(Adult Preventive and Well-Child Services are not subject to a deductible.)*	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate (*Well-Child Services are not subject to a deductible.)*
➢ Mammogram screenings	You pay $0 Copay	You pay $0 Copay
➢ Prostate cancer screening for covered individuals over the age of forty (40).	You pay $0 Copay	You pay $0 Copay
Annual Routine Eye Exam	Not a Covered Benefit	Not a Covered Benefit
Diagnostic Services ➢ Diagnostic laboratory tests ➢ Radiology services ➢ X-rays	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Emergency Room Services ➢ Coverage worldwide for Emergency Services as defined in the Policy.	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Ambulance Services	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Urgent Care Services ➢ At an Urgent Care Facility	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate

Benefits and Services	When You Use Participating Providers	When You Use Non-Participating Providers
Outpatient Facility Services ➢ Services rendered at an Outpatient Hospital Unit, freestanding surgical center or other outpatient facility.	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Inpatient Hospital Services Unlimited coverage provided for ➢ Semi-private room, ➢ Physician and surgeon services, ➢ Operating rooms and related facilities, ➢ Intensive and Coronary Care Units, ➢ Laboratory, x-rays, diagnostic laboratory and radiology services / procedures, ➢ Medications and biologicals, ➢ Anesthesia, ➢ Special duty nursing as prescribed, ➢ Short-term rehabilitation services, ➢ Radiation therapy.	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Skilled Nursing Facility ➢ In lieu of inpatient Hospital stay when recommended by a Physician and approved by Us. Coverage provided on a Semi-private basis limited to 30 days per contract year.	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Home Health Care ➢ In lieu of inpatient hospitalization *(Coinsurance, deductible and Copayment will be waived for home visit[s] following a mastectomy or removal of a testicle.)* ➢ Limit of 40 visits per contract year. (*This limit does not apply to home visits following mastectomy or removal of a testicle.)*	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Hospice Care ➢ There is a 30 day limit per contract year for inpatient Hospice Care.	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Prosthetic Devices and Durable Medical Equipment ➢ Maximum $2,000 per contract year per Member. *(This $2,000 limit does not apply to breast prosthesis, hair prosthesis, or hearing aids for minor children.)*	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Chiropractic, Physical, Occupational and Speech Therapy ➢ Up to 30 visits of Coverage per contract year, per Chiropractic, physical, occupational or speech therapy *(this limit does not apply to habilitative services for children with a congenital or genetic birth defect, such as autism or cerebral palsy, which are needed to enhance the child's ability to function).*	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-network rate

Benefits and Services	When You Use Participating Providers	When You Use Non-Participating Providers
Outpatient Laboratory Services and Diagnostic Services	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Mental Health/Alcohol or Drug Abuse Services		
➢ Inpatient and Residential Crisis Services	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
➢ Partial Hospitalization *(Maximum 60 days per contract year.)*	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
➢ Outpatient Services	You pay contract year Deductible and the following Coinsurance amount: Visits 1-5 20% *per contract year* Visits 6-30 35% *per contract year* Visits 31+ 50% *per contract year*	You pay contract year Deductible and the following Coinsurance amount: Visits 1-5 20% *per contract year* Visits 6-30 35% *per contract year* Visits 31+ 50% *per contract year*
➢ Medication Management Visit		
- Primary Care Services provided in a Physician's Office	You pay $25 Copay per visit, then the coverage pays 100% *(deductible does not apply)*	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
- Primary Care Services not provided in a Physician's Office	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
- Specialty Care Services	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Transplant Services	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate
Infertility Services, *(after confirmed diagnosis)* Infertility Services are subject to a $100,000 lifetime maximum benefit limit for In-vitro Fertilization with a limitation of 3 attempts per live birth.	You pay contract year Deductible and Coinsurance	You pay contract year Deductible and 40% Coinsurance of the Out-of-Network rate

Benefits and Services	When You Use Participating Providers	When You Use Non-Participating Providers
Prescription Drugs, *(including prescription drugs for infertility services).* All prescriptions are subject to a $150 deductible (*except Formulary Generic Drugs*).		
➢ Formulary Generic Drugs	Not subject to deductible. $10 copayment per Prescription or refill. (90 day supply obtained by mail order or from a retail pharmacy is 3 times the applicable copayment amount).	Not subject to deductible. $10 copayment per Prescription or refill. (90 day supply obtained by mail order or from a retail pharmacy is 3 times the applicable copayment amount).
➢ Formulary Drugs (brand name drugs)	Pharmacy deductible applies, then 50% coinsurance.	Pharmacy deductible applies, then 50% coinsurance.
➢ Non-Formulary Drugs (brand name drugs)	Pharmacy deductible applies, then 50% coinsurance.	Pharmacy deductible applies, then 50% coinsurance.
➢ Self Administered injectables (other than insulin)	Pharmacy deductible applies, then 50% coinsurance.	Pharmacy deductible applies, then 50% coinsurance.
➢ Maximum Benefit	$1000 per Contract Year	$1000 per Contract Year

Pre-Authorizations

The Participating Provider is responsible for obtaining prior authorization from Coventry Health Care of Delaware, Inc. Members are responsible for obtaining reviews if they use Non-Participating Providers. If the Member does not get the required approval, related benefits are denied. See the Policy form and any subsequent amendments for a list of services requiring Pre-Authorization.

Primary and Specialty Care Services

A listing of Primary and Specialty Care Participating Providers is located in the Coventry Health Care of Delaware, Inc. *Provider List* or on its Web site at www.chcde.com.

Your Plan pays Non-Participating Providers an Out-of-Network rate. In addition to your copay or coinsurance, you are responsible for paying Non-Participating Providers the difference between our Out-of-Network rate and their actual charge for non-emergency services.

PLEASE NOTE THAT IF YOU RECEIVE SERVICES FROM AN OUT-OF-NETWORK PRVOIDER, YOUR COINSURANCE AMOUNT WILL BE APPLIED TO THE OUT-OF-NETWORK RATE TO DETERMINE HOW MUCH WE PAY FOR COVERED SERVICES PROVIDED BY THE OUT-OF-NETWORK PROVIDER.

Out-of-Network Rate: The Out-of-Network Rate is the rate we pay for claims for services rendered by a non-Participating Provider. We will pay the claims as follows:

- claims submitted by a hospital will be paid at the rate approved by the Health Services Cost

Review Commission;

- claims submitted by a trauma physician for trauma care rendered to a trauma patient in a trauma center will be paid at the greater of:
- 140% of the rate paid by the Medicare program, as published by the Centers for Medicare and Medicaid Services, for the same covered service to a similarly licensed provider, or
- the rate as of January 1, 2001 that We paid in the same geographic area, as published by the Centers for Medicare and Medicaid Services, for the same covered service, to a similarly licensed provider; and
- claims submitted by any other health care provider will be paid at the greater of:
- 125% of the rate We pay in the same geographic area, as published by the Centers for Medicare and Medicaid Services, for the same covered service, to a similarly licensed provider who is a Participating Provider, or
- the rate We paid as of January 1, 2000, in the same geographic area, as published by the Centers for Medicare and Medicaid Services, for the same covered service, to a similarly licensed provider who is not a Participating Provider.

This is not a contract or a definitive statement of benefits. It is intended solely to provide you with an overview of the proposed Coventry benefits. Complete details of benefits, terms and exclusions are governed by your Coventry Group Membership Agreement. **The Coventry Group Membership Agreement may not cover all your health care expenses. Read your Group Membership Agreement carefully to determine which health care services are covered. If you have questions call us at toll free at (800) 833-7423.**