

<b>Service, Copayments, Limits</b>	<b>Children</b>	<b>Adults</b>
<b>Primary Care Provider (PCP)</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	No	No
<b>Specialist (physician)</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	Yes	Yes
<b>Certified Registered Nurse Practitioner (CRNP)</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	No	No
<b>Family Planning Clinic</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	No	No
<b>Federally Qualified Health Center/Rural Health Center (FQHC/RHC)</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	No	No

<b>Independent Clinic</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	<b>Referral needed</b>	<b>Referral needed</b>
<b>Maternity – (physician, certified nurse midwives, birth centers)</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	No	No
<b>Urgent Care or Convenience Care Centers (within GHP Family network)</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	No	No
<b>Ambulance (emergency)</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	No	No
<b>Ambulance (non-emergency medical transport)</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	<b>Prior authorization needed</b>	<b>Prior authorization needed</b>

<b>Chiropractic Services</b>	Covered	Covered
Copayment	\$0	\$1.00
Limits	None	None
Prior authorization/referral needed	None	None
<b>Dental Services (routine)</b>	Covered	Covered
Copayment	\$0	\$0
Limits	<b>2 per calendar year (every 6 months. More if medically necessary)</b>	<b>2 per calendar year (every 6 months. More if medically necessary)</b>
Prior authorization/referral needed	None	None
<b>Optometrist Services</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	<b>2 visits (exams) per benefit year</b>
Prior authorization/referral needed	No	No
<b>Eyeglass Lenses</b>	Yes	Yes
Copayment	\$0	\$0
Limits	<b>4 lenses per calendar year (more if medically necessary)</b>	<b>4 lenses per calendar year (more if medically necessary)</b>
Prior authorization/referral needed	No	No
<b>Eyeglass Frames</b>	Yes	Yes
Copayment	\$0	\$0
Limits	<b>2 frames per calendar year (more if medically necessary)</b>	<b>2 frames per calendar year (more if medically necessary)</b>

Prior authorization/referral needed	No	No
<b>Contact Lenses</b>	Yes	Yes
Copayment	\$0	\$0
Limits	<b>4 lenses per calendar year (instead of glasses)</b>	<b>4 lenses per calendar year (instead of glasses)</b>
Prior authorization/referral needed	No	No
<b>Podiatry Services</b>	Covered	Covered
Copayment	\$0	\$0
Limits	Nail trimming is covered only if medically necessary.  <b>Not Covered-</b> Routine foot care including the cutting or removal of corns, callouses, and other routine hygienic care.	Nail trimming is covered only if medically necessary.  <b>Not Covered-</b> Routine foot care including the cutting or removal of corns, callouses, and other routine hygienic care.
Prior authorization/referral needed	<b>Referral needed</b>	<b>Referral needed</b>
<b>Laboratory Services</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	No	No
<b>X-ray</b>	Covered	Covered
Copayment	\$0	<b>\$1.00 per service</b>
Limits	None	None
Prior authorization/referral needed	No	No
<b>Diagnostic Radiology:</b>	Covered	Covered

<b>(CT) Computed Axial Tomography</b> <b>(MRA) Magnetic Resonance Angiography</b> <b>(MRI) Magnetic Resonance Imaging</b> <b>(PET) Positron Emission Tomography</b> <b>Nuclear Cardiology Studies</b> <b>Virtual Colonoscopy</b>		
Copayment	\$0	<b>\$1.00 per service</b>
Limits	None	None
Prior authorization/referral needed	<b>Prior authorization needed for some services.</b>	<b>Prior authorization needed for some services.</b>
<b>Renal Dialysis</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	<b>- Initial training for home dialysis is limited to 24 sessions per patient per calendar year.</b> <b>- Backup visits to the facility limited to no more than 75 per calendar year</b>
Prior authorization/referral needed	No	No
<b>Therapy (Physical, occupational, speech) Rehabilitative or Habilitative</b>	Covered	<b>Covered, only when provided by a hospital, outpatient clinic, or home health provider</b>
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	<b>Prior authorization needed</b>	<b>Prior authorization needed</b>
<b>Outpatient Hospital Clinic</b>	Covered	Covered
Copayment	\$0	\$0

Limits	None	None
Prior authorization/referral needed	<b>Referral needed</b>	<b>Referral needed</b>
<b>Outpatient Hospital Short Procedure Unit (SPU)</b>	Covered	Covered
Copayment	\$0	<b>\$3.00</b>
Limits	None	None
Prior authorization/referral needed	No	No
<b>Outpatient Ambulatory Surgical Center (ASC)</b>	Covered	Covered
Copayment	\$0	<b>\$3.00</b>
Limits	None	None
Prior authorization/referral needed	No	No
<b>Emergency Room</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	No	No
<b>Inpatient Acute Hospital</b>	Covered	Covered
Copayment	\$0	<b>\$3 per day, \$21 maximum per admission</b>
Limits	None	None
Prior authorization/referral needed	<b>Prior authorization needed</b>	<b>Prior authorization needed</b>
<b>Inpatient Rehab Hospital</b>	Covered	Covered
Copayment	\$0	<b>\$3 per day, \$21 maximum per admission</b>
Limits	None	None

Prior authorization/referral needed	<b>Prior authorization needed</b>	<b>Prior authorization needed</b>
<b>Intermediate Care Facilities (for individuals with an intellectual disability or other related condition)</b>	Covered	Covered, requires an institutional level of care
Copayment	\$0	\$0
Limits	None	None
Prior authorization/referral needed	<b>Prior authorization needed</b>	<b>Prior authorization needed</b>
<b>Skilled Nursing Facility (SNF)</b>	Covered	Covered
Copayment	\$0	\$0
Limits	30 consecutive days are covered then Fee-for-Service program provides coverage, no longer covered by GHP Family.	30 consecutive days are covered then Fee-for-Service program provides coverage, no longer covered by GHP Family.
Prior authorization/referral needed	<b>Prior authorization needed</b>	<b>Prior authorization needed</b>
<b>Home Healthcare (including nursing aide and therapy services)</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	<b>Unlimited for first 28 days; limited to 15 days every month thereafter</b>
Prior authorization/referral needed	<b>Prior authorization needed for certain services.</b>	<b>Prior authorization needed for certain services.</b>
<b>Hospice Care</b>	Covered	Covered
Copayment	\$0	\$0
Limits	None	<b>Limitation on Respite Care, may not exceed a total of 5 days in a 60-day certification period.</b>
Prior authorization/referral needed	<b>None</b>	<b>None</b>
<b>Durable Medical Equipment (DME)</b>	Covered	Covered

Copayment	\$0	\$2
Limits	None	None
Prior authorization/referral needed	<b>Prior authorization needed for some services.</b>	<b>Prior authorization needed for some services.</b>