

Major Medical Schedule of Benefits

(for individuals & families)

THIS SCHEDULE IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

AS OF 12/2022



This is a comprehensive health coverage plan that includes hospitalization, medical and prescription benefits. Farm Bureau Health Plans uses UnitedHealthcare Choice Plus Network of providers. Please keep in mind that in-network payments are based on negotiated fees; if an out-of-network provider is used, the member's liability will increase significantly.



In-Network

Out-of-Network

CALENDAR YEAR DEDUCTIBLE (CYD)¹

\$7,500 per member

• Unless otherwise indicated, all benefits are subject to the CYD

OUT OF POCKET MAXIMUM (OOP)²

• Once the OOP maximum is met, eligible benefits are provided at 100% for a member for the remainder of the calendar year
• This applies to in-network provider services only

\$15,000 individual
\$30,000 family

Unlimited

LIFETIME BENEFIT MAXIMUM

Unlimited

Services

COINSURANCE

• Based on the maximum allowable charge

In-Network

Out-of-Network

Plan Pays	Your Responsibility
80%	20%

Plan Pays	Your Responsibility
60%	40%

TELADOC and TELADOC Expert Medical Services (Not subject to CYD)

\$0 copayment per visit

Not Covered

PREVENTIVE CARE BENEFITS (Subject to CYD)

- Well Child Services³
- Routine Colonoscopy⁴
- Annual Routine PSA⁵
- Annual Routine OB/GYN Exam⁶
- Annual Routine Pap Smear⁷
- Mammogram⁸

Plan Pays	Your Responsibility
80%	20%
80%	20%
80%	20%
80%	20%
80%	20%
80%	20%

Plan Pays	Your Responsibility
Not Covered	
60%	40%
60%	40%
Not Covered	
60%	40%
60%	40%

PRESCRIPTION DRUG COVERAGE

- Generic and Brand Prescriptions
- Unlimited calendar year maximum per member
- Home Delivery Services are available

Plan Pays	Your Responsibility
80%	20%

Plan Pays	Your Responsibility
60%	40%

Footnotes

1. Deductible – the dollar amount of covered services that must be incurred and paid first by a member each calendar year before plan benefits begin.
2. Once the OOP maximum is met, benefits are provided at 100% for a member(s) for the remainder of the calendar year. This applies to in-network provider services only. There is no Out-of-Pocket Maximum when out-of-network providers are used.
3. Benefits are available, subject to deductible and coinsurance, for a member under the age of seven for physical examinations and appropriate immunizations/vaccinations when services are rendered by an in-network provider. Exams not used during the time periods below do not carry over to the next time period.

Age	Number of exams
Under age one	four exams from birth to the child's first birthday
Age one	two exams from the child's first birthday to the child's second birthday
Age two through six	one exam per year (determined by the child's birthday)

4. Benefits will be provided for colorectal cancer screening as recommended by the United States Preventative Services Task Force (USPSTF) when provided by an in-network or out-of-network provider, subject to the deductible and coinsurance.
5. Benefits will be provided, subject to deductible and coinsurance, for one routine PSA per calendar year when services are rendered by an independent laboratory or other outpatient setting.
6. Benefits will be available for one routine OB/GYN exam per calendar year, subject to deductible and coinsurance. Services must be rendered by an in-network physician's office and billed by the in-network provider. Related pathology, including pap smear, which is provided as a part of the routine OB/GYN exam, will be covered when the services are rendered by an in-network physician's office and billed by the in-network provider. Related pathology that the physician sends to an independent laboratory will be subject to deductible and coinsurance. No benefit is available for routine OB/GYN exams provided by an out-of-network provider.
7. Benefits will be provided for the interpretation of one routine pap smear per calendar year when services are rendered by an independent laboratory or other outpatient setting, subject to deductible and coinsurance.
8. Benefits will be provided, subject to deductible and coinsurance, for routine mammography screening provided such examinations are conducted upon the recommendation of the member's physician. One baseline routine mammogram will be allowed for members between the ages of 35-39. One routine mammogram will be allowed annually for members age 40 and above. All routine mammography screens are subject to deductible and coinsurance
9. Prescription co-payment does not apply to deductible or out of pocket maximum

Maternity Benefits

Maternity Benefits will be available after a member's coverage on a family contract has been in effect for nine consecutive months. Individual coverage has NO maternity benefits.

Pre-existing Condition Waiting Period

Benefits will not be provided for any pre-existing condition until a member has completed a waiting period of at least 12 months. A pre-existing condition is defined in the contract as "An illness, injury, pregnancy or any other medical condition which existed at any time preceding the effective date of coverage under this contract for which: Medical advice or treatment was recommended by, or received from, a provider of health care services; or symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment." The pre-existing condition waiting period does not apply to members under the age of 19 enrolled as dependents on a family plan.