

MARYLAND FAMILY CHILD CARE PROVIDERS

CIGNA BENEFITS - LEVEL 15

POLICY YEAR MAX BENEFIT	\$100,000.00
DEDUCTIBLE	\$500.00
COINSURANCE RATE	80%

IN-PATIENT CARE / SURG IN-PATIENT & OUT-PATIENT

ROOM & BOARD	100% UP TO \$750. A DAY
ICU / CCU	100% UP TO \$2,000. A DAY

ANNUAL BENEFIT

IN-PATIENT PHY. / ANCILLARY SERVICES	\$20,000.00
IN-PATIENT SURGERY FACILITY / SURGICAL ROOM	"
IN-PATIENT / OUT-PATIENT SURGEON BENEFIT	"
IN-PATIENT / OUT-PATIENT SURGICAL FACILITY	"
IN-PATIENT / OUT-PATIENT ASSISTANT SURGEON BENEFIT	"
IN-PATIENT / OUT-PATIENT ANESTHESIOLOGIST	"

NON-SURGICAL OUT-PATIENT

PHYSICIAN OFFICE VISIT	100% AFTER \$25. CO-PAY
MAX. NUMBER OF VISITS PER YEAR	5 ADULT / 7 DEP. CHILD
WELLNESS VISITS	100% UP TO \$200.00
DIAGNOSTIC, X-RAY, LAB FACILITY	\$1,500.00
ER. ROOM / ER. CARE	\$2,500.00
URGENT CARE FACILITY/ER CARE	\$1,500.00
OCCUPATIONAL, PHYSICAL AND SPEECH THERAPY	\$500.00
DURABLE MEDICAL EQUIPMENT	\$750.00
CHEMOTHERAPY AND RADIATION THERAPY	\$10,000.00
AMBULANCE BENEFIT	\$250.00
ALL OTHER OU-PATIENT COVERED EXPENSES	\$750.00

EMPLOYEE ASSIST. PROGRAM / HEALTH INFORMATION LINE	UNLIMITED PHONE COUNSELING & 3 VISITS PER CONDITION
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HEALTHY REWARD PROGRAM	INCLUDED
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