

Kidz Medical Services High Buy Up Plan Summary of Benefits - Medical



Covered services	In-network providers	Out-of-network providers
Calendar year deductible		
Per person	\$2,000	\$4,000
Family	\$4,000	\$8,000
Maximum out-of-pocket expense		
Per calendar year		
Per person	\$6,000	\$12,000
Family	\$12,000	\$24,000
Primary care physician (PCP) office visits	\$0 copay	50% after deductible
Specialist office visits	\$40 copay	50% after deductible
Physician office services	Depends on service	50% after deductible
Urgent care visit	\$80 copay	50% after deductible
Emergency room (ER)	20% after deductible	20% after deductible
Ambulance	20%; after deductible	20% after deductible
Durable medical equipment	20% after deductible	50% after deductible
Outpatient diagnostic X-ray and lab work	100%; deductible waived	50% after deductible
Outpatient hospital services	20% after deductible	50% after deductible
Inpatient hospital services	20% after deductible	20% after deductible
Physical therapy	\$40 copay	50% after deductible
Speech, hearing and occupational therapy	\$40 copay	50% after deductible
Preventive/routine exams	100%; deductible waived	50% after deductible
Immunizations	100%; deductible waived	50% after deductible
Preventive/routine diagnostic lab work and X-rays	100%; deductible waived	50% after deductible
Mammograms	100%; deductible waived	50% after deductible
Preventive/routine pap smear	100%; deductible waived	50% after deductible
Preventive/routine prostate cancer screening	100%; deductible waived	50% after deductible
Preventive/routine colonoscopy, sigmoidoscopy and other similar procedures	100%; deductible waived	50% after deductible
Women's preventive health care	100%; deductible waived	50% after deductible

UMR customer service: 800-826-9781 umr.com
Submit claims to: UMR P.O. Box 211762, Eagan, MN 55121

This is a summary of benefits and not a guarantee. Benefit payments are subject to all plan provisions and eligibility requirements at the time services are rendered. The plan document and summary plan description are the official sources of information. In the event of a discrepancy, the plan document and summary plan description will prevail.