

## Plan “B” Highlights

Complete details are available in the [Summary Plan Description](#).

<b>Maximum Lifetime Limit</b>	\$500,000 applies to all hospital, medical and prescription drug benefits individually to the participant and each eligible dependent.
<b>Plan B Covered Hospital Expenses</b>	
<i>Covered Service</i>	<i>Benefit</i>
<b>In-patient Hospital Services</b>	Room and Board is covered 100%, and subject to a \$500 co-pay.  This is an <b>in-network benefit only</b> for non-emergency admissions. All hospital admissions must be pre-notified through MagnaCare.
<b>Out-patient Hospital Services</b>	Covered 100%, and subject to a \$250 co-pay.  This is an <b>in-network benefit only</b> for non-emergency admissions. All hospital admissions must be pre-notified through MagnaCare.
<b>Emergency Room</b>	Covered 100%, but only paid if patient is admitted to hospital, and admission is subject to a \$500 co-pay.
<b>Nursery</b>	Covered 100%, subject to a \$500 co-pay.
<b>Chemotherapy, Dialysis, Radiation Therapy, Anesthesia</b>	Covered up to 100% of Network Fee Schedule  These are covered in and out of network.
<b>Plan B Covered Non-Hospital Expenses</b>	
<b>Surgery – Physician’s charge</b>	Covered 100%. In hospital is subject to \$250 co-pay, and in office is subject to \$100 co-pay. This is an <b>in-network benefit only</b> .
<b>Pre-surgical consultation</b>	Limit one per surgical procedure, paid at 100% of Network Fee Schedule. This is an <b>in-network benefit only</b> .
<b>Prosthetics</b>	Up to \$500 per calendar year, <b>in-network only</b> .
<b>Acupuncture</b>	Provided through Joint Industry Board Medical Center only.
<b>Home Health Care</b>	Covered 100% for eligible participants with cancer diagnosis only. This benefit must be pre-authorized by MagnaCare.
<b>Plan B Limitations</b>	
<b>No coverage for:</b>	<ul style="list-style-type: none"> <li>• Physician Services, in-patient and out-patient</li> <li>• Lab and pathology, radiology, x-rays, MRI/MRA, CT Scan, SPECT/PET Scans, EKG/EEG/EMG</li> <li>• Out-of-Network hospitals for elective admissions and surgery</li> <li>• Emergency Room services when patient not admitted</li> </ul>