

**WMI MUTUAL INSURANCE COMPANY
SCHEDULE OF BENEFITS SUMMARY
Utah Gold 1 Plan**

Eligible services and treatments are covered at the benefit levels shown below, and are subject to all other terms, limitations, and exclusions as set forth in the Policy.

	PPO PROVIDERS	NON-PPO PROVIDERS
<p>This plan covers Essential Benefits. "Essential Benefits" means: 1) Ambulatory patient services; 2) Emergency services; 3) Hospitalization; 4) Maternity and newborn care; 5) Mental health and substance abuse, including behavioral health treatment; 6) Prescription drugs; 7) Rehabilitative and habilitative services and devices; 8) Laboratory services; 9) Preventive and wellness services and chronic disease management; and 10) Pediatric services, including oral and vision care. There are no annual or lifetime dollar limits applicable to essential benefits. Any benefit-specific dollar limits referenced in the Schedule of Benefits pertain only to those health care services and supplies that are not essential benefits.</p>		
<p>DEDUCTIBLE PER CALENDAR YEAR: Deductible does not apply to PPO preventive and wellness services or to Generic Prescription Drugs.</p>		
Per Individual	\$500 for medical services \$100 for Prescription Drugs	
Per Family	\$1,000 for medical services \$200 for Prescription Drugs	
<p>MAXIMUM OUT-OF-POCKET AMOUNT PER CALENDAR YEAR: Amounts paid for non-covered care or treatment do not apply towards the Out-of-Pocket amounts.</p>		
Per Individual	\$3,200 for medical and Prescription Drug services	
Per Family	\$6,400 for medical and Prescription Drug services	
<p>The Plan will pay the designated coinsurance percentage of Covered Services until Out-of-Pocket amounts are reached, at which time the Plan will pay 100% of Covered Services during the Calendar Year.</p>		
COVERED SERVICES	PPO PROVIDERS (coinsurance amount paid by the Plan)	NON-PPO PROVIDERS (coinsurance amount paid by the Plan)
<p>Note: Any visit maximums listed below are the total for PPO and Non-PPO expenses combined. For example, if a maximum of 60 days is listed twice under a service, the Calendar Year maximum is 60 days total which may be split between PPO and Non-PPO providers</p>		
Hospital Services		
• Room and Board	80% after Deductible, of the facility's semi-private room rate	60% after Deductible, of the facility's semi-private room rate
• Intensive Care	80% after Deductible, of the hospital's ICU charge	60% after Deductible, of the hospital's ICU charge
• Skilled Nursing Facility	80% after Deductible, of the facility's semi-private room rate, limited to 30 days per Calendar	60% after Deductible, of the facility's semi-private room rate, limited to 30 days per Calendar

	Year	Year
Outpatient hospital and ambulatory patient services	80% after Deductible	60% after Deductible
Emergency Department Services	80% after Deductible	80% after Deductible, if services are for an Emergency* as defined below, otherwise, 60% after Deductible
<p>*Emergency means the emergent and acute onset of a symptom or symptoms, including severe pain, that would lead a prudent layperson acting reasonably to believe that a health condition exists that requires immediate medical attention, and that failure to provide medical attention would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's health in serious jeopardy.</p>		
Physician Services		
• Inpatient Visits	80% after Deductible	60% after Deductible
• Office Visits/Specialist Visits	80% after Deductible	60% after Deductible
• Surgery	80% after Deductible	60% after Deductible
Home Health Care	80% after Deductible, limited to 30 visits per Calendar Year	60% after Deductible, limited to 30 visits per Calendar Year
Laboratory tests, diagnostic x-rays, ultrasounds	80% after Deductible	60% after Deductible
Imaging (MRI, CAT/PET scan)	80% after Deductible	60% after Deductible
Hospice Care	80% after Deductible	60% after Deductible
Ambulance Service	80% after Deductible	60% after Deductible
Jaw Joint/TMJ (Limited to medically necessary surgery)	80% after Deductible	60% after Deductible
Physical Therapy, Occupational Therapy and Speech Therapy for Rehabilitative and Habilitative purposes	80% after Deductible, limited to 20 visits per Calendar Year on a combined basis	60% after Deductible, limited to 20 visits per Calendar Year on a combined basis
Durable Medical Equipment (Limited to no more than purchase price)	80% after Deductible	60% after Deductible
Prosthetics	80% after Deductible	60% after Deductible
Spinal Manipulation and Modalities (Limited to a maximum benefit payment of \$2,000 each Calendar Year. This maximum does not apply for treatment rendered within 6 months of spinal surgery.)	80% after Deductible	60% after Deductible
Mental Illness Treatment		
• Inpatient and Outpatient	80% after Deductible	60% after Deductible
Alcohol/Substance Abuse Treatment		
• Inpatient and	80% after Deductible	60% after Deductible

Outpatient		
Organ Transplants and Joint Implants (refer to Plan for specific types)	80% after Deductible	60% after Deductible
Maternity Services	80% after Deductible	60% after Deductible
Circumcisions (must be performed within 30 days of birth)	80% after Deductible, limited to \$150	60% after Deductible, limited to \$150
Sleep studies	80% after Deductible, limited to \$2,500 per Calendar Year	60% after Deductible, limited to \$2,500 per Calendar Year
Sleep apnea treatment	80% after Deductible; treatments that are not Essential Benefits are limited to \$5,000 per Calendar Year	60% after Deductible; treatments that are not Essential Benefits are limited to \$5,000 per Calendar Year
Preventive Care		
<ul style="list-style-type: none"> • U.S. Preventive Services Task Force screening and tests with a rating of A or B 	100% (not subject to Deductible)	60% after Deductible
<ul style="list-style-type: none"> • Routine immunizations for children, adolescents and adults¹ 	100% (not subject to Deductible)	60% after Deductible
¹ Subject to the guidelines as recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control		
<ul style="list-style-type: none"> • U.S. Health Resources and Services Administration screening and tests for infants, children, adolescents and women 	100% (not subject to Deductible)	60% after Deductible
<ul style="list-style-type: none"> • Routine physical examinations and check-ups, including well baby/child visits² 	100% (not subject to Deductible)	60% after Deductible
² Includes office visits, influenza immunizations, gynecological exams, and lab tests required for the examination		
<ul style="list-style-type: none"> • Prostate cancer screening 	100% (not subject to Deductible)	60% after Deductible
<ul style="list-style-type: none"> • Colonoscopy screening³ 	100% (not subject to Deductible)	60% after Deductible
³ Beginning at age 50 and subject to the U.S. Preventive Services Task Force and Centers for Disease Control and Prevention guidelines.		
<ul style="list-style-type: none"> • Mammography⁴ 	100% (not subject to Deductible)	60% after Deductible
⁴ Frequency limits for mammogram: baseline between the ages of 35-40, annually for women 40 years of age or older		
Other General Covered Services and Supplies (as set forth in the	80% after Deductible	60% after Deductible

Plan)		
Pediatric Vision (coverage is only available for Children from age 5 through the age of 18) Note: One routine vision screening and eye exam each Calendar Year is allowed for Children between age three (3) and age five (5) under the preventive and wellness services section of the Plan.		
• Vision screening	80% after Deductible; limited to one test per Calendar Year	60% after Deductible; limited to one test per Calendar Year
• Prescription lenses	80% after Deductible; limited to one pair per Calendar Year	60% after Deductible; limited to one pair per Calendar Year
• Frames	80% after Deductible; limited to one pair per Calendar Year	60% after Deductible; limited to one pair per Calendar Year
• Contacts	80% after Deductible; limited to once per Calendar Year in lieu of lenses and frames	60% after Deductible; limited to once per Calendar Year in lieu of lenses and frames
Coinsurance amount paid by the Plan		
Pediatric Dental (coverage is only available for Children through the age of 18) (Other age limits apply to certain services; please refer to the Plan for details.)		
• Periodic oral examinations, prophylaxis, x-rays, and sealants	80% after Deductible	
Coinsurance amount paid by the Plan		
Prescription Drugs – coverage is subject to all Policy guidelines. A Generic drug must be used whenever a Generic equivalent is available. If a Brand drug is purchased instead of a Generic equivalent, the Insured is responsible for the price difference.		
• Generic Drugs	80% (not subject to Deductible)	
• Brand Drugs	70% after Deductible	
• Specialty Drugs	70% after Deductible	