Population Science Management

PPO PLAN COMPARISON SUMMARY

- PPO $500 Titanium
- PPO $1,000 Diamond
- PPO $1,500 Platinum
- PPO $2,500 Gold
- PPO $3,500 Silver
- PPO $5,000 Bronze
- PPO $7,350 Copper
- PPO $2,500 HDHP (HSA)
- PPO $3,500 HDHP (HSA)
- PPO $5,000 HDHP (HSA)

Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

Summary of Benefits and Coverage: PPO Plan Comparison

Population Science Management

Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

PLAN	PPO $500		PPO $1,000		PPO $1,500		PPO $2,500		PPO $3,500	
NETWORK	**IN**	**OUT**	**IN**	**OUT**	**IN**	**OUT**	**IN**	**OUT**	**IN**	**OUT**
In-network Provider: The provider network is shown on your I.D. card.										
Deductible (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable)										
• Individual	$500	$2,000	$1,000	$2,000	$1,500	$2,000	$2,500	$5,000	$3,500	$7,000
• Family Unit	$1,000	$4,000	$2,000	$4,000	$3,000	$4,000	$5,000	$10,000	$7,000	$14,000
Coinsurance (the percentage amount the Covered Person must pay for most Covered Services after the Deductible has been met)										
• Covered Person Pays	20%	40%	20%	40%	20%	40%	20%	40%	20%	40%
• Plan Pays	80%	60%	80%	60%	80%	60%	80%	60%	80%	60%
Out-of-Pocket Limit (includes Deductible, Coinsurance and Copays)										
• Individual	$7,350	$10,000	$7,350	$10,000	$7,350	$10,000	$7,350	$20,000	$7,350	$20,000
• Family Unit	$14,700	$20,000	$14,700	$20,000	$14,700	$20,000	$14,700	$40,000	$14,700	$40,000

In-network and Out-of-network Deductible and Out-of-pocket Limits are separate and do not cross accumulate. All other limits (days, visits, sessions, dollar amounts, etc.) do cross accumulate between In-network and Out-of-network, unless noted differently. Day, session or visit limits for certain services shown on this summary are not applicable to Mental Health and/or Substance Use Disorders. Once the annual Out-of-pocket Limit is reached, most Covered Services are payable by the plan at 100% for the rest of the benefit period.

Subject to plan allowable The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to www.detegohealth.com or call 1-866-815-6001. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform.com or www.cciio.cms.gov

Copays Please note that after your deductible has been met, you will still be responsible for paying copayments for your medical services.

Plans: PPO $500, PPO $1,000, PPO $1,500, PPO $2,500, PPO $3,500, PPO $5,000, and PPO $7,350

Copayment(s) (copay(s)) apply to:

- Physician Office
- Specialist Office
- Urgent Care Facility
- Physical, Occupational and Speech Therapy Services
- Cardiac Rehabilitation
- Manipulations
- Routine Vision Exam
- Prenatal/Postnatal Office
- Mental Health/Substance Abuse/ Autism Outpatient & Office
- Prescription Drugs

Plan: PPO $2,500 HDHP (HSA)

Copayment(s) (copay(s)) apply to:

- This plan has no medical or prescription copays

The Copay amount varies by the type of Covered Services. Refer to the appropriate category for benefit information.

This illustration describes the plan in an easily understood manner and is presented as a matter of general information only. The contents are not to be accepted or construed as a substitute for the provisions of the plan document or summary plan description, which contains more exact terms and detailed provisions of the plan; and it is not to be considered a policy of insurance.

All Benefits Payable Under This Plan Are Subject To The Plan Allowable.

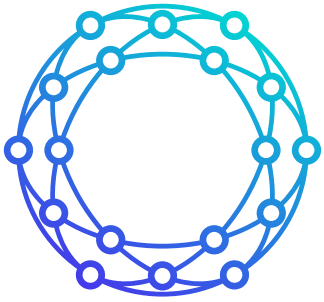
Summary of Benefits and Coverage: PPO Plan Comparison

Population Science Management

Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

PLAN	PPO $5,000		PPO $7,350		PPO $2,500 HDHP (HSA)		PPO $3,500 HDHP (HSA)		PPO $5,000 HDHP (HSA)	
NETWORK	**IN**	**OUT**	**IN**	**OUT**	**IN**	**OUT**	**IN**	**OUT**	**IN**	**OUT**
In-network Provider: The provider network is shown on your I.D. card.										
Deductible (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable)										
• Individual	$5,000	$10,000	$7,350	$10,000	$2,500	$10,000	$3,500	$7,000	$5,000	$10,000
• Family Unit	$10,000	$20,000	$14,700	$20,000	$5,000	$20,000	$7,000	$14,000	$10,000	$20,000
Coinsurance (the percentage amount the Covered Person must pay for most Covered Services after the Deductible has been met)										
• Covered Person Pays	20%	40%	20%	40%	20%	40%	20%	40%	20%	40%
• Plan Pays	80%	60%	80%	60%	80%	60%	80%	60%	80%	60%
Out-of-Pocket Limit (includes Deductible, Coinsurance and Copays)										
• Individual	$7,350	$20,000	$7,350	$20,000	$6,550	$20,000	$6,550	$20,000	$6,550	$20,000
• Family Unit	$14,700	$40,000	$14,700	$40,000	$13,100	$40,000	$13,100	$40,000	$13,100	$40,000
Services may require Preauthorization. Failure to obtain Preauthorization will result in denial of benefits.										
Precertification Precertification is required for all in-hospital admissions, imaging (CT/PET/MRI/MRA), home health, skilled nursing, hospice, DME (over $500), chemotherapy/radiation, sleep studies, prosthetics/orthotics, therapies (chiropractic, cardiac, PT/OT/ST), and outpatient surgery. Please refer to the plan document for a complete list of all services that require precertification under your plan. A 50% (up to $2,500) penalty will apply for not obtaining precertification.										



Summary of Benefits and Coverage: PPO Plan Comparison

Population Science Management

Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

PLAN	PPO $500 / $1,000 / $1,500 / $2,500 / $3,500 / $5,000 / $7,350	
NETWORK	**IN**	**OUT**
Covered Services - Illness or Injury		
Physician Office Services • Primary Care Physician Office Visit • Specialist Physician Office Visit	$25 Copay $40 Copay	Deductible and Coinsurance
Primary Care Physician is a physician who has a majority of his or her practice in internal or general medicine, obstetrics/gynecology, general pediatrics or family practice. A **physician assistant** is covered in the same manner as a Primary Care Physician. **Specialist Physician** is a physician who is not a Primary Care Physician. **Office Visit Benefits** for Primary Care and Specialist Physician Office Visit include office visits (including the initial visit to diagnose pregnancy), consultations and medication checks. **Physician Office Services** include but are not limited to: office visits; X-ray; laboratory and pathology services; Allergy Testing, Injections and Serums; Supplies and/or Drugs administered during the office visit; Hearing exams or Eye exams due to Illness or Injury excluding refractions. **Other Covered Services not part of the Physician Office Services Benefit (Refer to the appropriate category for benefit information) include:** Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET and SPECT scans and other Nuclear Medicine); Pregnancy Services; Preventive Services; Radiation Therapy and Chemotherapy; Surgery and Anesthesia; Therapy and Manipulations; Durable Medical Equipment; Sleep Studies; Biofeedback; Mental Health and Substance Use Disorders.		
Telehealth/Virtual Care Services • Virtual Primary Care • Urgent Care • Mental Health	Plan pays 100%	Plan pays 100%
Urgent Care Facility Services (a single copay applies to each urgent care visit)	$60 Copay	Deductible and Coinsurance
Emergency Room Services (services received in a hospital emergency room setting) • Facility • Professional Services	Deductible and Coinsurance	Deductible / Coinsurance after allowable fee after In-Network Deductible

Summary of Benefits and Coverage: PPO Plan Comparison

Population Science Management

Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

PLAN	PPO HDHP (HSA) $2,500 / $3,500 / $5,000	
NETWORK	**IN**	**OUT**
Covered Services - Illness or Injury		
Physician Office Services • Primary Care Physician Office Visit • Specialist Physician Office Visit	Deductible and Coinsurance	Deductible and Coinsurance
Primary Care Physician is a physician who has a majority of his or her practice in internal or general medicine, obstetrics/gynecology, general pediatrics or family practice. A **physician assistant** is covered in the same manner as a Primary Care Physician. **Specialist Physician** is a physician who is not a Primary Care Physician. **Office Visit Benefits** for Primary Care and Specialist Physician Office Visit include office visits (including the initial visit to diagnose pregnancy), consultations and medication checks. **Physician Office Services** include but are not limited to: office visits; X-ray; laboratory and pathology services; Allergy Testing, Injections and Serums; Supplies and/or Drugs administered during the office visit; Hearing exams or Eye exams due to Illness or Injury excluding refractions. **Other Covered Services not part of the Physician Office Services Benefit (Refer to the appropriate category for benefit information) include:** Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET and SPECT scans and other Nuclear Medicine); Pregnancy Services; Preventive Services; Radiation Therapy and Chemotherapy; Surgery and Anesthesia; Therapy and Manipulations; Durable Medical Equipment; Sleep Studies; Biofeedback; Mental Health and Substance Use Disorders.		
Telehealth/Virtual Care Services • Virtual Primary Care • Urgent Care • Mental Health	Plan pays 100%	Plan pays 100%
Urgent Care Facility Services (a single copay applies to each urgent care visit)	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Room Services (services received in a hospital emergency room setting) • Facility • Professional Services	Deductible and Coinsurance	Deductible / Coinsurance after allowable fee after In-Network Deductible

Summary of Benefits and Coverage: PPO Plan Comparison

Population Science Management

Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

PLAN	PPO $500 / $1,000 / $1,500 / $2,500 / $3,500 / $5,000 / $7,350	
NETWORK	**IN**	**OUT**
Covered Services - Illness or Injury (Continued)		
Outpatient Hospital or Facility Services Services such as surgery, laboratory and radiology, cardiac rehabilitation, observation stays, and other services provided on an outpatient basis	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Hospital or Facility Services Charges for room and board, diagnostic testing, rehabilitation and other ancillary services provided on an inpatient basis	Deductible and Coinsurance	Deductible and Coinsurance
Preventive Services		
Preventive Care/ Screenings • Affordable Care Act (ACA) required preventive services (may by subject to limits that include, but are not limited to, age, gender, and frequency) • ACA required covered preventive services (outside of limits) • Other covered preventive services not required by ACA	Plan pays 100% Same as any other illness Same as any other illness	Deductible and Coinsurance
Immunizations • Child • Adult	Plan pays 100%	Deductible and Coinsurance
Mental Health and/or Substance Use Disorder Services		
Inpatient Services Paid at the facility's semi-privateroom rate.	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Services • Office Services • Telehealth/Virtual Care Services	$25 Copay $0 Copay	Deductible / Coinsurance $0 Copay

Office Services include office visits; medication checks; psychological therapy and/or substance use disorder counseling; x-rays; laboratory tests; supplies and/or drugs administered during the office visit.
Other Covered Services not part of the Office Benefit Services are covered under All Other Outpatient Items & Services. This includes but is not limited to: psychological evaluations; assessments; testing; physical therapy; occupational therapy; speech therapy or any other covered Mental Health and/or Substance Use Disorder services.

Summary of Benefits and Coverage: PPO Plan Comparison

Population Science Management

Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

PLAN	PPO HDHP (HSA) $2,500 / $3,500 / $5,000	
NETWORK	**IN**	**OUT**
Covered Services - Illness or Injury (Continued)		
Outpatient Hospital or Facility Services Services such as surgery, laboratory and radiology, cardiac rehabilitation, observation stays, and other services provided on an outpatient basis	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Hospital or Facility Services Charges for room and board, diagnostic testing, rehabilitation and other ancillary services provided on an inpatient basis	Deductible and Coinsurance	Deductible and Coinsurance
Preventive Services		
Preventive Care/ Screenings • Affordable Care Act (ACA) required preventive services (may by subject to limits that include, but are not limited to, age, gender, and frequency) • ACA required covered preventive services (outside of limits) • Other covered preventive services not required by ACA	Plan pays 100% Same as any other illness Same as any other illness	Deductible and Coinsurance
Immunizations • Child • Adult	Plan pays 100%	Deductible and Coinsurance
Mental Health and/or Substance Use Disorder Services		
Inpatient Services Paid at the facility's semi-privateroom rate.	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Services • Office Services • Telehealth/Virtual Care Services	Deductible / Coinsurance $0 Copay	Deductible / Coinsurance $0 Copay

Office Services include office visits; medication checks; psychological therapy and/or substance use disorder counseling; x-rays; laboratory tests; supplies and/or drugs administered during the office visit.
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PLAN	PPO $500 / $1,000 / $1,500 / $2,500 / $3,500 / $5,000 / $7,350	
NETWORK	**IN**	**OUT**
Other Covered Services - Illness or Injury		
Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET and SPECT scans and other Nuclear Medicine)	Deductible and Coinsurance	Deductible and Coinsurance
Allergies (Testing, serum & injections)	Deductible and Coinsurance	Deductible and Coinsurance
Ambulance (to the nearest facility for appropriate care) • Ground Ambulance • Air Ambulance	Deductible and Coinsurance	Deductible / Coinsurance after allowable fee after In-Network Deductible
Autism Spectrum Disorder • Inpatient / Partial Hospitalization • Outpatient / Office Visits	Deductible / Coinsurance $25 Copay	Deductible and Coinsurance
Diabetic Services (services include, self-management education, orthopedic shoes, nutritional counseling) • Supplies / Equipment	Deductible and Coinsurance DiaThrive for more details	Deductible and Coinsurance DiaThrive for more details
Durable Medical Equipment and Supplies (including Prosthetics) (12 month rental or purchase, whichever is least costly).	Deductible and Coinsurance	Deductible and Coinsurance
Free Standing Facility • Diagnostic Services (X-ray only) • Laboratory Services	Plan pays 100%	Deductible and Coinsurance
Hearing Services • Implantable Devices • Hearing Aids (benefit is for under age 18 – medical necessity required). Limited to $1,500 per hearing aid.	Deductible and Coinsurance	Deductible and Coinsurance

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PLAN	PPO HDHP (HSA) $2,500 / $3,500 / $5,000	
NETWORK	**IN**	**OUT**
Other Covered Services - Illness or Injury		
Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET and SPECT scans and other Nuclear Medicine)	Deductible and Coinsurance	Deductible and Coinsurance
Allergies (Testing, serum & injections)	Deductible and Coinsurance	Deductible and Coinsurance
Ambulance (to the nearest facility for appropriate care) • Ground Ambulance • Air Ambulance	Deductible and Coinsurance	Deductible / Coinsurance after allowable fee after In-Network Deductible
Autism Spectrum Disorder • Inpatient / Partial Hospitalization • Outpatient / Office Visits	Deductible and Coinsurance	Deductible and Coinsurance
Diabetic Services (services include, self-management education, orthopedic shoes, nutritional counseling) • Supplies / Equipment	Deductible and Coinsurance DiaThrive for more details	Deductible and Coinsurance DiaThrive for more details
Durable Medical Equipment and Supplies (including Prosthetics) (12 month rental or purchase, whichever is least costly).	Deductible and Coinsurance	Deductible and Coinsurance
Free Standing Facility • Diagnostic Services (X-ray only) • Laboratory Services	Deductible and Coinsurance	Deductible and Coinsurance
Hearing Services • Implantable Devices • Hearing Aids (benefit is for under age 18 – medical necessity required). Limited to $1,500 per hearing aid.	Deductible and Coinsurance	Deductible and Coinsurance

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PLAN	PPO $500 / $1,000 / $1,500 / $2,500 / $3,500 / $5,000 / $7,350	
NETWORK	**IN**	**OUT**
Other Covered Services - Illness or Injury (Continued 1 of 2)		
Home Health Care (limited to 60 days per benefit period)	Deductible and Coinsurance	Deductible and Coinsurance
Hospice Services	Deductible and Coinsurance	Deductible and Coinsurance
Oral Surgery and Dentistry Dental treatment when due to an accidental injury to naturally healthy teeth (treatment related to accidents must be provided within 12 months of the date of injury)	Deductible and Coinsurance	Deductible and Coinsurance
Organ Transplants	Deductible and Coinsurance	Deductible and Coinsurance
Physician Professional Services Inpatient and Outpatient services, such as, surgery, surgical assistant, anesthesia, inpatient hospital visits and other non-surgical services	Deductible and Coinsurance	Deductible and Coinsurance
Pregnancy, Maternity and Newborn Care • Prenatal and Postnatal Office Visits • Maternity Services (Room and Board charges limited to semi-private room rate). (Dependent daughter pregnancy is not covered). • Newborn care (Newborns are covered for first 30 days from date of birth).	$25 Copay Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance

NOTE: The Plan pays 100% for the initial postpartum depression screening up to one year following a pregnancy or childbirth.

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NETWORK	**IN**	**OUT**
Other Covered Services - Illness or Injury (Continued 1 of 2)		
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Hospice Services	Deductible and Coinsurance	Deductible and Coinsurance
Oral Surgery and Dentistry Dental treatment when due to an accidental injury to naturally healthy teeth (treatment related to accidents must be provided within 12 months of the date of injury)	Deductible and Coinsurance	Deductible and Coinsurance
Organ Transplants	Deductible and Coinsurance	Deductible and Coinsurance
Physician Professional Services Inpatient and Outpatient services, such as, surgery, surgical assistant, anesthesia, inpatient hospital visits and other non-surgical services	Deductible and Coinsurance	Deductible and Coinsurance
Pregnancy, Maternity and Newborn Care • Prenatal and Postnatal Office Visits • Maternity Services (Room and Board charges limited to semi-private room rate). (Dependent daughter pregnancy is not covered). • Newborn care (Newborns are covered for first 30 days from date of birth).	Deductible and Coinsurance	Deductible and Coinsurance
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NETWORK	**IN**	**OUT**
Other Covered Services - Illness or Injury (Continued 2 of 2)		
Rehabilitation Services - Inpatient Facility	Deductible and Coinsurance	Deductible and Coinsurance
Rehabilitation Services • Cardiac rehabilitation (limit to 36 sessions per benefit period)	$40 copay	Deductible and Coinsurance
Skilled Nursing Facility (limited to 60 days per calendar year. Paid at the facility's semi-private room rate).	Deductible and Coinsurance	Deductible and Coinsurance
Sleep Studies	See ConnectDME for more details.	See ConnectDME for more details.
Therapy and Manipulations • Physical and occupational therapy Services, (combined limit of 20 sessions per benefit period). • Speech therapy Services (limited to 20 sessions per benefit period). • Spinal Manipulation Chiropractic treatments or adjustments (limited to 20 sessions per benefit period).	$40 Copay $40 Copay $40 Copay	Deductible and Coinsurance
Vision Services • Routine Vision Exam (limited to one exam per covered person per benefit year.)	$40 Copay	Deductible and Coinsurance
All Other Covered Services	Deductible and Coinsurance	Deductible and Coinsurance

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NETWORK	**IN**	**OUT**
Other Covered Services - Illness or Injury (Continued 2 of 2)		
Rehabilitation Services - Inpatient Facility	Deductible and Coinsurance	Deductible and Coinsurance
Rehabilitation Services • Cardiac rehabilitation (limit to 36 sessions per benefit period)	Deductible and Coinsurance	Deductible and Coinsurance
Skilled Nursing Facility (limited to 60 days per calendar year. Paid at the facility's semi-private room rate).	Deductible and Coinsurance	Deductible and Coinsurance
Sleep Studies	See ConnectDME for more details.	See ConnectDME for more details.
Therapy and Manipulations • Physical and occupational therapy Services, (combined limit of 20 sessions per benefit period). • Speech therapy Services (limited to 20 sessions per benefit period). • Spinal Manipulation Chiropractic treatments or adjustments (limited to 20 sessions per benefit period).	Deductible and Coinsurance	Deductible and Coinsurance
Vision Services • Routine Vision Exam (limited to one exam per covered person per benefit year.)	Deductible and Coinsurance	Deductible and Coinsurance
All Other Covered Services	Deductible and Coinsurance	Deductible and Coinsurance

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PLAN	PPO $500 / $1,000 / $1,500 / $2,500 / $3,500 / $5,000 / $7,350	
NETWORK	**IN**	**OUT**
Prescription Drugs		
Retail - per 30 day supply • Preferred Generic Drugs • Preferred Brand Name Drugs • Non-preferred Brand Name Drugs	 $10 copay $45 copay $85 copay	 Not Covered
NOTE: A 90 day supply is available at an Extended Supply Network pharmacy.		
Home Delivery - per 90 day supply • Preferred Generic Drugs • Preferred Brand Name Drugs • Non-preferred Brand Name Drugs	 $30 copay $90 copay $150 copay	 Not Covered
Specialty Drugs	Excluded	Not Covered
NOTE: Excluded and not covered medications: These medications may be separately available through our ancillary company, ScriptAide, using their Patient Assistance Program (PAP), Personal Importation Program (PIP), or Self-Pay Importation Program (SPIP).		

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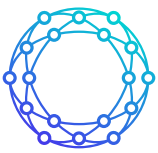
Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

PLAN	PPO HDHP (HSA) $2,500 / $3,500 / $5,000	
NETWORK	**IN**	**OUT**
Prescription Drugs		
Retail - per 30 day supply • Preferred Generic Drugs • Preferred Brand Name Drugs • Non-preferred Brand Name Drugs	Deductible and Coinsurance	Not Covered
NOTE: A 90 day supply is available at an Extended Supply Network pharmacy.		
Home Delivery - per 90 day supply • Preferred Generic Drugs • Preferred Brand Name Drugs • Non-preferred Brand Name Drugs	Deductible and Coinsurance	Not Covered
Specialty Drugs	Excluded	Not Covered
NOTE: Excluded and not covered medications: These medications may be separately available through our ancillary company, ScriptAide, using their Patient Assistance Program (PAP), Personal Importation Program (PIP), or Self-Pay Importation Program (SPIP).		



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