

# Finally, a health plan that works for you.

## Experience the powerful simplicity of Bind.

- ✓ **Breathe easier. Your deductible is \$0.** You don't chip away at anything before your plan powers up. It's full strength day one.
- ✓ **Your costs are finally clear.** The MyBind app shows your full cost *before* you see the doctor. No more guesswork.
- ✓ **More ways you save.** We let you know when lower-cost options are around the corner or across town.
- ✓ **Your plan flexes to *your* life.** You're automatically covered for the care 95% of people need annually—from colds to cancer. And you can add coverage for plannable procedures few people need, if and when you do.\*

\*You must purchase additional coverage at least three days before the procedure.

**More power in your hands.  
Less out of your wallet.**

**Broad** network of doctors.

**More** clarity.

**More** flexibility.

**More** real-time answers.

And most likely, **less** out of your wallet. Maybe even a lot less.

## Questions?

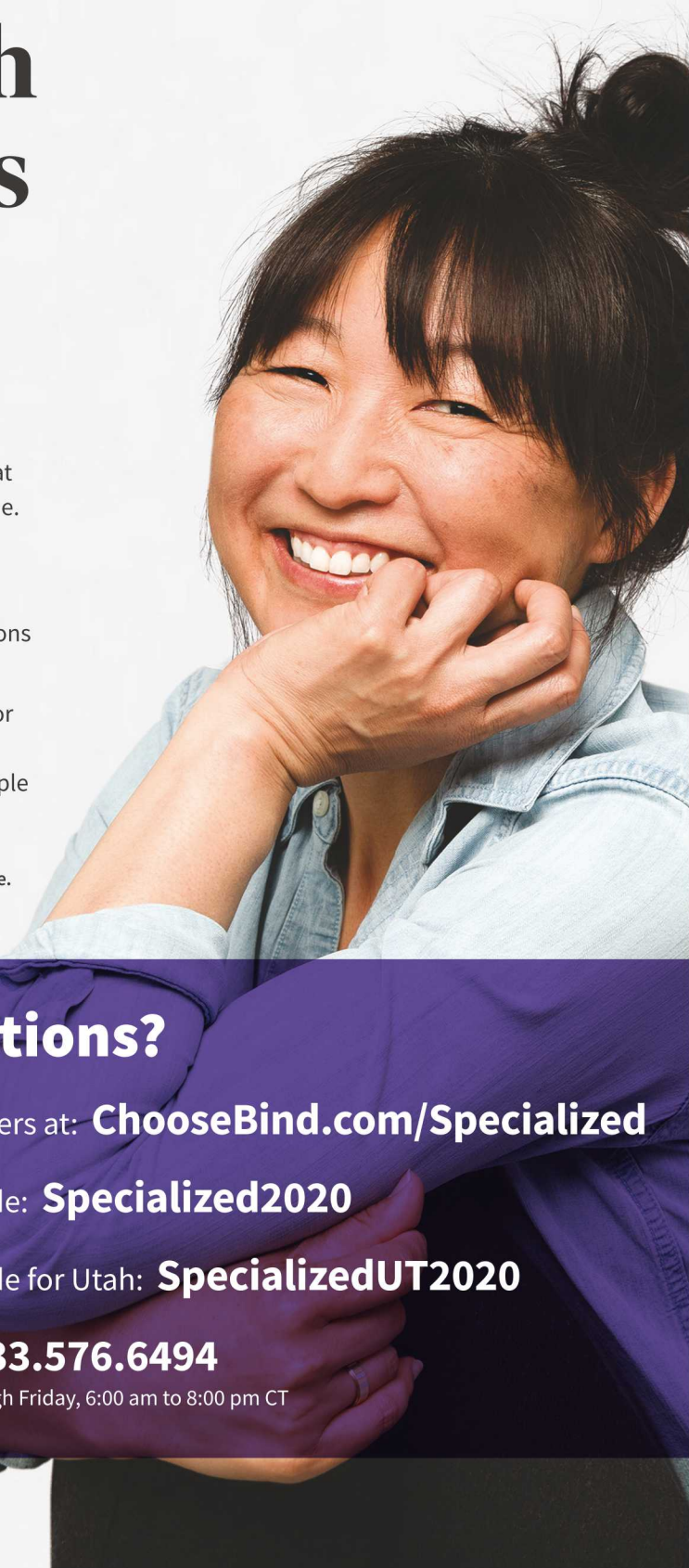
Find answers at: **ChooseBind.com/Specialized**

Access code: **Specialized2020**

Access code for Utah: **SpecializedUT2020**

Phone: **833.576.6494**

Monday through Friday, 6:00 am to 8:00 pm CT



# Your plan details

**Deductible.** The amount other plans make you pay before the plan contributes.

**With Bind...\$0. None. Zilch. Nada.**

**Medical copays.** The amount you pay, directly to the provider, for most covered services.

Preventive care	\$0
Lab and basic imaging (Bloodwork, X-Rays)	\$0
Virtual visit	\$0
Office visits (primary care or specialist)	\$10 to \$30*
Therapy (physical, speech, occupational) visit	\$10 to \$80*
Mental health visit	\$20
Urgent care	\$60
Emergency room	\$250
Complex imaging (CT/PET scans/MRIs)	\$75 to \$400*
Outpatient hospital/ambulatory surgery center	\$600
Inpatient Hospital	\$1,000
Maternity/delivery	\$400 to \$1,000*

**Pharmacy copays.** The amount you pay when you purchase prescription drugs.

Pharmacy copay tiers	30-day supply	90-day supply
Tier 1	\$5 to \$10*	\$15 to \$25*
Tier 2	\$30	\$75
Tier 3	\$60	\$150

**Out-of-pocket maximum.** The most you could pay in copays in the plan year.

Per person	\$3,500
Per family	\$7,000

\*The full range of copays may not be available in all areas or for all services. Visit the Bind website to find provider-specific costs within these ranges available in your neighborhood. This is a summary of most common in-network services. Visit the Bind website or read your Summary Plan Description for more information on out-of-network coverage and what is and isn't covered.

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MR-528

## Add-In coverage

### Cardiovascular (Heart Health)

- Cardiac Ablation
- Carotid Endarterectomy and Stents
- Coronary Artery Bypass Graft Surgery
- Coronary Catheterization and Percutaneous Coronary Interventions
- Pacemakers and Defibrillators
- Valve Replacement

### ENT (Ears, Nose and Throat)

- Ear Tubes
- Sinus and Nasal Septum Surgery
- Tonsillectomy and Adenoidectomy

### Gastrointestinal (Digestive System)

- Bariatric Surgery
- Gallbladder Removal Surgery (Cholecystectomy)
- Hernia Repair
- Reflux and Hiatal Hernia Surgery
- Upper GI Endoscopy

### Musculoskeletal (Muscles, Joints, etc.)

- Ankle and Foot Bone Fusion
- Ankle Arthroscopy and Ligament Repair
- Ankle Replacement and Revision
- Bunionectomy and Hammertoe Surgery
- Carpal Tunnel Surgery
- Cervical Spine Disc Decompression
- Cervical Spine Fusion
- Elbow Arthroscopy and Tenotomy
- Elbow Replacement and Revision
- Ganglion Cyst Surgery
- Hip Arthroscopy and Repair
- Hip Replacement and Revision
- Knee Arthroscopy and Repair
- Knee Replacement and Revision
- Lumbar Spine Disc Decompression
- Lumbar Spine Fusion
- Morton's Neuroma Surgery
- Plantar Fasciitis Surgery
- Shoulder Arthroscopy and Repair
- Shoulder Replacement and Revision
- Spinal Ablation and Neurostimulators
- Wrist and Hand Joint Replacement
- Wrist Arthroscopy and Repair

### Other

- Breast Reduction Surgery
- Cataract Surgery
- Fibroid Removal (Myomectomy)
- Hysterectomy
- Hysteroscopy and Endometrial Ablation
- Kidney Stone Ablation and Removal (Lithotripsy)
- Prostate Removal Surgery
- Sling Surgery for Female Urinary Incontinence

See location-specific Add-In costs at:

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