

BENEFIT HIGHLIGHTS

PPO Plan

Moravian University

This information is not a contract, but highlights some of the benefits available to you and is not intended to be a complete list or description of available services. All benefits and services are subject to the exclusions and limitations contained in your Benefits Booklet (also known as "Certificate of Coverage"). Refer to your Benefits Booklet for more information.

YOUR MEDICAL PLAN SUMMARY OF COST SHARING

Member Responsibilities

Deductibles, coinsurance and copayments under this program are separate from any deductibles, coinsurance and copayments required under any other health benefits coverage you may have.

In-network providers agree to accept our allowance as payment in full—often less than their normal charge. If you visit an out-of-network provider, you are responsible for paying the deductible,