



ECMC & Terrace View		
	Emblem Health Current	Emblem Health Buy-Up Option
<b>In-Network</b>		
Preventive Services	100%	100%
Basic Services	100%	100%
Major Services	100%	100%
Child Ortho Service	100%	100%
<b>Out-of-Network</b>		
	<i>Based on <b>Spectrum</b> Fee Schedule. Out-of-Network Provider can balance bill the member for the difference between the Fee Schedule and their Fee.</i>	<i>Based on <b>Preferred</b> Fee Schedule. Out-of-Network Provider can balance bill the member for the difference between the Fee Schedule and their Fee.</i>
Preventive Services	100%	100%
Basic Services	100%	100%
Major Services	100%	100%
Child Ortho Service	100%	100%
<b>Additional Benefit Details</b>		
Individual Maximum	\$1,200	<b>\$2,500</b>
Ortho Lifetime Maximum	IN: \$1,998 OON: \$1,275	IN: \$1,998 OON: \$1,998
Deductible	None	None
Out-of-Network R & C / UCR	Spectrum Fee Schedule	<b>Preferred Fee Schedule</b>
<b>Additional Information</b>		
Waiting Periods	None	None
Dependent Age Limits	To Age 19	<b>23 / 23</b>