FortressPlan

Essential 10K Benefits Summary

PRESIDIO HEALTHCARE

$0 deductible with **50% coinsurance** up to the **$10,000 max out-of-pocket**, that's **guaranteed renewable** for life with **no policy maximums**.

The information shown here and in any accompanying literature does not provide full details of the Policies. Different plan provisions may apply in certain states. This benefits summary is only a brief description of benefits available. Benefits subject to 12-month waiting period for Preexisting Conditions. The complete terms of the coverage, including limitations and exclusions, and any state required provisions are in the Policies. Capitalized words not defined in this brochure have the meanings ascribed to them in the applicable Policy.

Common Questions	How It Works
What is the overall **deductible?**	**$0**. First dollar benefits, no deductibles with 50% coinsurance — value every time you use it.
Are there **separate deductibles** for specific services?	**Yes**. Pregnancy & maternity is subject to a separate $5,000 deductible in the first 12 months of coverage.
What is the **out-of-pocket maximum**?	Sickness Policy: **$10,000 Individual** / $20,000 Family Accident Policy: **$10,000 Individual** / $20,000 Family **MOOP Rollover** — Half of the satisfied max out-of-pocket rolls over at renewal.
What is **not included** in the out-of-pocket maximum?	Premiums and non-covered services.
Does it cost less to use an **in-network provider**?	**No**. There are no out-of-network penalties.
Is a **referral required** to see a specialist?	**No**. Referrals are not required.

FotressPlan MEC Notice

The FortressPlan is a bundled Accident Policy and Sickness Policy combined with an optional Wellness Policy and is a supplement to health insurance and is not a substitute for major medical coverage (or other minimum essential coverage) and may result in additional payment with your taxes.

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Common Event	Services You May Need	In-network & Out-of-network
If you visit a provider's office	Primary care visit to treat an injury or illness	50% coinsurance Presidio pays 100% after you meet your MOOP
	Specialist visit	50% coinsurance Presidio pays 100% after you meet your MOOP
	Preventive care/screening/immunization	Optional Indemnity benefits available with the Wellness Policy
If you have a test	Diagnostic test (x-ray, blood work)	50% coinsurance Presidio pays 100% after you meet your MOOP
	Imaging (CT/PET scans, MRIs)	50% coinsurance Presidio pays 100% after you meet your MOOP
If you need drugs to treat your illness or condition [1]	Generic, preferred, non-preferred, and specialty drugs [1]	50% coinsurance Presidio pays 100% after you meet your MOOP
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% coinsurance Presidio pays 100% after you meet your MOOP
	Physician/surgeon fees	50% coinsurance Presidio pays 100% after you meet your MOOP
If you need immediate medical attention	Emergency room care	50% coinsurance Presidio pays 100% after you meet your MOOP
	Emergency medial transportation	50% coinsurance Presidio pays 100% after you meet your MOOP
	Urgent care	50% coinsurance Presidio pays 100% after you meet your MOOP
If you have a hospital stay	Facility fee (e.g., hospital room)	50% coinsurance Presidio pays 100% after you meet your MOOP
	Physician/surgeon fees	50% coinsurance Presidio pays 100% after you meet your MOOP

[1] We help keep your prescription costs down by covering substitutions at the lowest available cost. If a Generic or Preferred Brand version of a prescribed drug is available, your coverage is based on the price of the lowest-cost equivalent option at your selected pharmacy.

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Common Event	Services You May Need	In-network & Out-of-network
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not covered
	Inpatient services	Not covered
If you are pregnant [1]	Office visits [1]	50% coinsurance Presidio pays 100% after you meet your MOOP
	Childbirth/delivery professional services [1]	50% coinsurance Presidio pays 100% after you meet your MOOP
	Childbirth/delivery facility fees [1]	50% coinsurance Presidio pays 100% after you meet your MOOP
If you need help recovering or have other special health needs	Home health care [2]	50% coinsurance Presidio pays 100% after you meet your MOOP
	Radiation & chemotherapy [3]	50% coinsurance Presidio pays 100% after you meet your MOOP
	Occupational & speech therapy [4]	50% coinsurance Presidio pays 100% after you meet your MOOP
	Rehabilitation [5]	50% coinsurance Presidio pays 100% after you meet your MOOP
	Physical therapy [6]	50% coinsurance Presidio pays 100% after you meet your MOOP
	Skilled nursing care [7]	50% coinsurance Presidio pays 100% after you meet your MOOP
	Durable medical equipment	50% coinsurance Presidio pays 100% after you meet your MOOP
	Hospice services [8]	50% coinsurance Presidio pays 100% after you meet your MOOP
If you child needs dental or eye care	Children’s eye exam & glasses	Not covered
	Children’s dental check-up	Not covered

[1] Pregnancy & Maternity is subject to a separate $5,000 deductible in the first 12 months of coverage [2] 364 day lifetime limit [3] Sickness policy only [4] Covered up to $50,000 per accident/condition, per year [5] Covered up to $50,000 per accident/condition, per year [6] Covered up to 25 treatments or $50,000 per accident/condition, per year [7] 364 day lifetime limit [8] 364 day lifetime limit

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