

2022 Summary of Benefits

The following is a summary of your benefits for 2022. For more detailed information, please see the Evidence of Coverage on our website at https://ironroadhealthcare.com.

Medicare lifetime / annual maximums apply. Coverage reflected are for in-network, Medicare approved charges. Please make sure your provider is in our network.

Premium Information	
Monthly premium	\$255
Annual deductible	100%

Benefit - In-Network Care	Plan Covers
Provider Care	
Physician visits	100%
Preventative care / Wellness Exam	100%
Emergency & Urgent Care	
Emergency transport / ambulance	100%
Emergency room	100%
Telemedicine (limited)**	100%
Urgent care	100%
Diagnostic	
Blood work, etc.	100%
Radiology	100%
Imaging (scans, MRI, etc.)	100%
Outpatient procedures	
Facility fee (i.e. Surgery center)	100%
Physician fees	100%
Inpatient / Hospitalization	
Facility fee (hospital)	100%



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Physician fees	100%
Mental health services	
Physician (specialist and non-specialist)	100%
Intensive outpatient services (per incident)	100%
Inpatient (per incident)	100%
Recovery, special care, rehabilitation	
Home health care	100%
Rehabilitation services	100%
Habilitation services	100%
Skilled nursing (limited)**	100%
Durable medical equipment (limited)**	100%
Hospice care	100%
Speech therapy	100%
Chiropractic	100%
Physical therapy	100%
Other benefits	
Dialysis	100%
Diabetes	100%
Durable Medical Equipment (DME)	100%
Transplants	100%
Hearing Services (including aids, tests, etc.) Covered through Amplifon only - Enhanced Benefit	Copay varies by hearing aid selected
Acupuncture	100%
Medical-related Vision & Dental*	100%
CPAP	100%

^{*}Annual or routine vision or dental services are NOT covered by Medicare or Iron Road Healthcare.

^{**}Please see the EOC for details.