

CALENDAR YEAR VS PLAN YEAR



CALENDAR YEAR

Deductibles

MOOP

Dental Exams, Cleanings, and X-Rays

Skilled Nursing Facility

Preventative Services

Mammogram

Pap Smear

Home Health Care

TB test

Prostate Specific Antigen Test

Well Women Exam

PLAN YEAR

Dental Benefit Maximums & Deductibles

Vision Exams, Lens, Frames or Contacts

Supplemental Plan Benefit Maximums

PLEASE CHECK WITH YOUR INSURANCE CARRIER PRIOR TO RECEIVING THE SERVICE TO CONFIRM IF IT IS ON A CALENDAR YEAR OR PLAN YEAR CYCLE.

HMSA: 1-800-776-4672



KAISER: 1-800-966-5955

ROYAL STATE NATIONAL: 1-888-942-2447