



RCAB Health Plan – Services Subject to Deductible and Co-Insurance

As of July 1, 2025 the RCAB Health Plan provides coverage for certain services after satisfaction of a deductible, and for which co-insurance billing may occur from the provider. Pre-authorization by a provider may be required. These include:

Admissions for Inpatient Medical and Surgical Care

- In a general hospital or chronic disease hospital
- In a rehabilitation hospital
- In a skilled nursing facility Ambulance transport (non-emergency)

Durable medical equipment and prosthetic devices

Home health care

Inpatient and Outpatient infertility services (treatment limited to IUI and G.I.F.T.)

Imaging (examples include):

- MRIs, CT scans, PET scans
- Nuclear cardiac imaging

Maternity services (other than routine pre-natal care)

- Physician and other covered professional provider services (includes delivery and postnatal care)
- Facility services (inpatient and outpatient covered services)

Mental Health and Substance Abuse Treatment

- Inpatient admission to a general hospital, mental hospital or substance abuse facility
- Outpatient services Outpatient surgery

Oxygen and Respiratory Therapy Radiation Therapy and Chemotherapy

TMJ Disorder Treatment – x-rays and surgery

Effective July 1, 2025

This list is intended as a guide to assist members in assessing out-of-pocket costs for various services. In the event of a conflict between this document and the official Plan documents, the Plan documents will govern.