_	A	В		Δ.	c	E	6	Н
3	A	В	C	В	E	F	G	н
2	Mental/Behavioral Health Outpatient Services	Yes	Covered	No			*services ordered by a court of law (unless Medically Necessary); *treatment without ongoing concurrent review to ensure that treatment is being provided in the least restrictive settling required; *non-traditional, alternative therapies that are not based on American Psychological Association acceptable techniques and theories; *services, including long-term residential programs, adventure-based activities, wilderness programs and residential programs, tark officus on education, socialization or delinquency, as noted in General Exclusions; *Custodial Care, as noted in General Exclusions; *psychoanalysis; *hypnotherapy; and *biofeedback, pain management, stress reduction classes and pastoral counseling.	Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 19- 20.
	Mental/Behavioral Health Inpatient Services	Yes	Covered	No			*services ordered by a court of law (unless Medically Necessary); *treatment without ongoing concurrent review to ensure that treatment is being provided in the least restrictive setting required; *non-traditional, alternative therapies that are not based on American Psychological Association acceptable techniques and theories; *eservices, including long-term residential programs, adventure-based activities, wilderness programs and residential programs, tark focus on education, socialization or delinquency, as noted in General Exclusions; *Custodial Care, as noted in General Esclusions; *psychoanalysis; *hypnotherapy; and *biofeedback, pain management, stress reduction classes and pastoral counseling.	Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 19- 20.
	Substance Abuse Disorder Outpatient Services		Covered	No No			services ordered by a court of law (unless demed Medically Necessary); *non-traditional, alternative therapies such as Rubenfeld Synergy, energy polarity therapy and somatization therapy, that are not based on American Psychiatric and American Psychological Association acceptable techniques and theories; *treatment without ongoing concurrent review to ensure that treatment is being provided in the least restrictive setting required; *services, including long-term residential programs, and residential programs, and residential programs that focus on education, socialization, or delinquency; *Custodial Care, as noted in General Exclusions; *biofeedback, pain management, stress reduction classes, and pastoral counseling; *psychoanalysis; and	Health plans may limit coverage of substance use disorder treatment services to Medically Necessary Care in the least restrictive setting. Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 24-25.
3	Substance Abuse Disorder Inpatient Services	Yes i	Covered	No			*services ordered by a court of law (unless deemed Medically Necessary); *non-traditional, alternative therapies such as Rubenfeld Synergy, energy polarity therapy and somatization therapy, that are not based on American Psychiatric and American Psychiatric and American Psychological Association acceptable techniques and theories; *treatment without ongoing concurrent review to ensure that treatment is being provided in the least restrictive settling required; *services, including long-term essidential programs, adventure-based activities, wilderness programs, and residential programs that focus on education, socialization, or delinquency; *Usotodial Care, as noted in General Exclusions; *biofeedback, pain management, stress reduction classes, and pastoral counseling; *spsychoanalysis; and *hypnotherapy.	Health plans may limit coverage of substance use disorder treatment services to Medically Necessary Care in the least restrictive setting. Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 24-25.

_								
	А	В	C	b	Ł	F	G	н
3							infertility; *refills beyond one year from the original prescription date; *devices of any type other than prescription contraceptives and insulin pumps, even though such devices may require a prescription including, but not limited to: Durable Medical Equipment, prosthetic devices, appliances, and supports (although benefits may be provided under other sections of this EHB Benchmark); *any drug considered to be Experimental or investigational, except for certain of If-label cancer drugs and drugs administered as part of certain clinical cancer trials; *viagra, Calis, Leutra, Addyl, and other drugs to treat sexual dysfunction; *vitamins, except those which, by law, require a prescription; *drugs that do not require a prescription, even if prescribed or recommended by a Provider; *any drugs excluded under the health	Please see State of Vermont. Essential
31	Generic Drugs	Yes	Covered	No			plan's formulary drug list. Covered Persons may request benefit exceptions;	Health Benefits Benchmark Plan, pgs. 20-23.
32	Preferred Brand Drugs	Yes	Covered	No			infertility; **refills beyond one year from the original prescription date; *devices of any type other than prescription contraceptives and insulin pumps, even though such devices may require a prescription including, but not limited to: Durable Medical Equipment, prosthetic devices, appliances, and supports (although benefits may be provided under other sections of this EHB Benchmark); *any drug considered to be Experimental or investigational, except for cretain off-label cancer drugs and drugs administered as part of certain clinical cancer trials; *viagra, Calis, Levitra, Addyl, and other drugs to treat sexual dysfunction; *vitamins, except those which, by law, require a prescription; *drugs that do not require a prescription, even if prescribed or recommended by a Provider; *any drugs excluded under the health plan's formulary drug list. Covered Persons may request benefit exceptions;	Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 20-23.
33	Non-Preferred Brand Drugs	Yes	Covered	No			infertility, *refills beyond one year from the original prescription date; *devices of any type other than prescription contraceptives and insulin pumps, even though such devices may require a prescription including, but not limited to: Durable Medical Equipment, prosthetic devices, appliances, and supports (although benefits may be provided under other sections of this EHB Benchmark); *any drug considered to be Experimental or Investigational, except for certain Off-label cancer drugs and drugs administered as part of certain clinical cancer trials; *viagra, Calis, Levitra, Addyl, and other drugs to treat sexual dysfunction; *viatmins, except those which, by law, require a prescription; *viatmins, except those which, by law, require a prescription; even if prescribed or recommended by a Provider; *any drugs excluded under the health plan's formulary drug list. Covered Persons may request benefit exceptions;	Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 20-23.
							infertility; *refilis beyond one year from the original prescription date; *devices of any type other than prescription contraceptives and insulin pumps, even though such devices may require a prescription including, but not limited to: Durable Medical Equipment, prosthetic devices, appliances, and supports (although benefits may be provided under other sections of this EHB Benchmark); *any drug considered to be Experimental or investigational, except for certain Off-label cancer drugs and drugs administered as part of certain clinical cancer trials; *Viagra, Calis, Levitra, Addyl, and other drugs to treat sexual dysfunction; *vitamins, except those which, by law, require a prescription; *drugs that do not require a pre- greater as the provider; *any drugs excluded under the health plans' formulary drug list. Covered	Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs.
	Specialty Drugs	Yes	Covered	No		Visit(s) per Year	Persons may request benefit exceptions; •Custodial Care; •cognitive re-training or educational	20-23. Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 23-
35	Outpatient Rehabilitation Services	Yes	Covered	Yes	30	Visit(s) per Year	programs. • Custodial Care; • cognitive re-training or educational	24. Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 23-
36	Habilitation Services	Yes	Covered	Yes	30		programs.	24.

	1	A	В	С	D	E	F	G	н
	3							not require the constant attendance of a Chiropractor; **reatment of any "visceral condition," that is a dysfunction of the abdominal or thoracic organs, or other condition that is not neuromusculoskeletal in nature; **hot and cold packs; **hot and cold packs; **nassage therapy; **care provided but not documented with clear, legible notes indicating the patient's symptoms, physical findings, the Chiropractor's assessment, and treatment modalities used (billed); **low-level laser therapy; **user pleas or Durable Medical Equipment; **vreatment of a mental health condition; **prescription or administration of drugs; **obstetrical procedures including prenatal and post-natal care;	Please see State of Vermont Essential
								Custodial Care;	Health Benefits Benchmark Plan, pgs. 7-
		Durable Medical Equipment	Yes	Covered	No No			*supervised services or modalities that treatment for hair loss; items or equipment that are not DME; *any treatment, DME; supplies, or accessories intended principally for participation in sports or recreational activities or for personal comfort or convenience; and *repair or replacement of dental appliances or dental prosthetics except as listed above; *dental appliances or dental prosthetics, except as listed above; *shoe insert orthotics, lifts, arch supports, or special shoes not attached to a brace (except with a diagnosis of diabetes); *custom-fabricated or custom-molded knee braces for which Covered Persons have not received Prior Approval; *duplicate medical equipment and supplies, orthotics, and prosthetics; *dynamic splinting, patient-actuated end-range motion stretching devices and programmable or variable motion resistance devices;	Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 16- 19.
				Covered	Yes		item(s) per 3 Years	Health plans may limit coverage to one of the following conditions: *hearing loss in the better ear is greater than 30dB, based on an average taken at 500, 1000, and 2000Hz; *unilateral hearing loss is greater than 30dB, based on an average taken at 500, 1000, and 2000Hz; and/or *hearing loss in the better ear is greater than 40dB, based on an average taken at 2000, 3000, and 4000Hz, or word recognition is poorer than 72%. Health plans may limit coverage of hearing alds to one hearing aid per ear every three years for specified degree of hearing loss. Health plans may also limit coverage of hearing also thealth plans may also limit coverage of hearing also thealth plans may also limit coverage of hearing also thealth plans may also limit coverage of hearing also the plant	Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 13.
ŀ		Hearing Aids	Yes	Covered	res	-		are reprocement cost	
1	0	Imaging (CT/PET Scans, MRIs)	Yes	Covered	No				Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 12.
	1 F	Preventive Care/Screening/Immunization	Yes	Covered	No				Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 5.
	12 F	Routine Foot Care	No	Not Covered	No				Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 33. Acupuncture exclusion does not apply
	13 4	Acupuncture	No	Not Covered	No				to Medically Secsory services that would otherwise be Covered services when such services are performed by a naturopath and within the scope of the naturopathic Provider's license. Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 31.
									Please see State of Vermont Essential
1	4	Weight Loss Programs	No	Not Covered	No		Visit(s) per Year		Health Benefits Benchmark Plan, pg. 34. Please see State of Vermont Essential
	ı	Routine Eye Exam for Children	Yes	Covered	Yes	1	Item(s) per Year		Health Benefits Benchmark Plan, pgs. 28- 30. Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 28-
Ŀ	6	Eye Glasses for Children	Yes	Covered	Yes	1			30. Class I services including examinations
	7 [Dental Check-Up for Children	Yes	Covered	No		Visitish par Var		and cleanings. Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 10-11.
	8 1	Rehabilitative Speech Therapy	Yes	Covered	Yes	30	Visit(s) per Year	Speech Therapy performed in a group setting;	Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 26- 27.
Ľ	- 1		_			30			1

_	Δ	В		D	E	F	G	Н
	·	J	· ·	J	-		Ç	
499	Rehabilitative Occupational and Rehabilitative Physical Therapy	Yes	Covered	Yes	30	Visit(s) per Year	•care for which there is no therapeutic benefit or likelihood of improvement; •care, the duration of which is based upon a predetermined length of time rather than the condition of the patient, the result of treatment or the individual's medical progress; •care provided, but not documented with clear, legible notes indicating the Covered Person's symptoms, physical findings, the Provider's assessment, and treatment modalities used (billed); •group physical medicine services, group exercise, or Physical or Occupational Therapy performed in a group setting; •therapy services provided as part of Custodial Care; •services, including modalities, that do not require the constant attendance of a Provider; •hot and cold packs; •supenvised services or modalites that do not require the skill and expertise of a licensed Provider; or •unattended services or modalities (application of a service or modality) that do not require one-on-one patient	Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 26- 27.
								Please see State of Vermont Essential
	Well Baby Visits and Care Laboratory Outpatient and Professional Services	Yes Yes	Covered	No No			Health plans may limit coverage of laboratory and pathology tests, including genetic testing and molecular pathology procedures, to in-network laboratories.	Health Benefits Benchmark Plan, pg. 16. Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 12.
	X-rays and Diagnostic Imaging	Yes	Covered	No			_	Health plans may require Prior Approval for special radiology procedures (including CT, MRI, MRA, MRS, PET scans, and echocardiograms), polysomongraphy (sleep studies) as determined by the plan. Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 12.
53	Basic Dental Care - Child	Yes	Covered	No				Class II (basic) services including simple restoration (fillings), crowns and jackets, repair of crowns, wisdom tooth removal, extractions, and endodontics (root canal). Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 11.
54	Orthodontia - Child	Yes	Covered	No				Orthodontia Medically Necessary for the treatment of a medical condition is covered. Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 11.
	Major Dental Care - Child	Yes	Covered	N O			*Surgical removal of teeth, including removal of wisdom teeth; *ginglevetomy; *singlevetomy; *stooth implants, including those for the purpose of anchoring oral appliances, unless for the treatment of an accidental injury, trauma, or cancerrelated treatment; *care for periodontitis; *sinjury to teeth or gums as a result of chewing or bibling; *pre- and post-operative dental care; *orthodontics (including orthodontics performed as an adjunct to orthoganthic Surgery or in connection with an accidental injury); *procedures designed primarily to prepare the mouth for dentures; or *charges related to non-Covered dental procedures or anesthesia.	◆Class III (major) services including dentures, bridges, replacement of bridges and dentures, and Medically Necessary orthodoritis; and/or *Facility and anesthesia charges are covered to the extent required by 8 V.S.A. § 4100. For all Covered Persons. Please see State of Vermont Essential Health Benefix Benchmark Plan, pg. 11.
							procedures or anesatesta.	Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 32-
56	Basic Dental Care - Adult	No	Not Covered	No				33. Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 32-
	Orthodontia - Adult Major Dental Care – Adult	No No	Not Covered Not Covered	No No				33. Facility and anesthesia charges are covered to the extent required by 8 V.S.A. § 4100i for all Covered Persons. Please see State of Vermont Essential Health Benefit Plan, pg. 11.
59	Abortion for Which Public Funding is Prohibited	No	Covered	No				Abortion and any related services, drugs, or supplies are covered. Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 5.
	Transplant	Yes	Covered	No				Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 27- 28.

_								
	A	В	С	В	E	F	G	H The following servics are covered for Covered Persons over age 21:
3								 treatment for, or in connection with, an accidental injury to jaws, sound natural teeth, mouth or face, provided a continuous course of dental treatment begins within six months of the accident;
								 surgery to correct gross deformity resulting from major disease or Surgery (Surgery must take place within six months of the onset of disease or within six months after Surgery, except as otherwise
								required by law); • surgery related to head or neck cancer where sound natural teeth may be affected primarily or as a result of the chemotherapy or radiation treatment
								of that cancer; • treatment for a congenital or genetic disorder, such as but not limited to the absence of one or more teeth, up to the
								first molar, or abnormal enamel; and • facility and anesthesia charges for Covered Persons with severe disabilities that preclude office-based dental care due to safety considerations. Please see
								State of Vermont Essential Health Benefit Benchmark Plan, pg. 10.
6	Accidental Dental	Yes	Covered	No				
6	Dialysis	Yes	Covered	No				Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 26.
6	Allergy Testing	Yes	Covered	No				Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 12.
6	Chemotherapy	Yes	Covered	No				Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 26.
6	Radiation	Yes	Covered	No				Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 26.
								As required by 8 V.S.A. § 4089c, coverage includes equipment, supplies, and outpatient self-management training and education, including medical nutrition therapy, for the treatment of insulin dependent diabetes, insulin using diabetes, gestational diabetes, and non-insulin using diabetes. Please see State of Vermont Essential Health Benefits
6	Diabetes Education	Yes	Covered	No				Benchmark Plan, pgs. 11-12.
							Health plans may limit replacement of wigs (cranial/scalp prosthesis) to one wig every three years.	
							Health plans may limit coverage of eyeglasses or contact lenses to:	
							 treatment of aphakia or keratoconus; one set of accompanying eyeglasses or contact lenses for the original prescription; and one set for each new prescription. 	
							Health plans may limit coverage of dental prostheses to those required:	
							 to treat an accidental injury (except injury as a result of chewing or biting); to correct gross deformity resulting 	The purchase, fitting, necessary adjustments, repairs, and replacements
							from major disease, congenital anomalies that result in impaired physical function or Surgery;	of prosthetics is covered, including prosthetic devices that are attached to (or inserted into) prosthetic shoes, and
6	Prosthetic Devices	Yes	Covered	No			 to treat obstructive sleep apnea; or to treat craniofacial disorders, including temporomandibular joint syndrome. 	prosthetics which otherwise replace a missing body part. Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 17-18.
							Health plans may limit coverage of home infusion therapy to:	
							•a prescribed home infusion therapy regimen; or •services from an in-network home infusion therapy Provider.	
							Health plans may exclude coverage for a Provider to administer home infusion	
6	Infusion Therapy	Yes	Covered	No			therapy when the patient or an alternate caregiver can be trained to do so.	Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 26.
								Diagnosis and Medically Necessary treatment of musculoskeletal disorders
								that affect any bone or joint in the face, neck, or head and are the result of accident, trauma, congenital defect,
								developmental defect, or pathology is covered to the extent required by 8 V.S.A. § 4089g. Pleasesee State of
6	Treatment for Temporomandibular Joint Disorders	Yes	Covered	No				Vermont Essential Health Benefits Benchmark Plan, pg. 10.
71	Nutritional Counseling	Yes	Covered	No				Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 20.

	, A	В	С	D	E	F	G	Н
3								
3								Reconstructive Procedures are covered when Medically Necessary unless expressly excluded. For purposes of this EHB Benchmark, "Reconstructive Procedures" are Medically Necessary procedures to correct gross deformities with physiological and functional impairments attributable to congenital defects, injury (including injuries occurring at birth), disease, or other health conditions (including gender dysphoria). "Reconstructive Procedures" include
71	Reconstructive Surgery	Yes	Covered	No				reconstruction of the breast, surgery and reconstruction of the other breast to produce a symmetrical appearance, and treatment of physical complications, including lymphedemas, following Medically Necessary removal of all or part of a breast or breasts. Please see State of Vermont Essential Health Benefits Benchmark Plan, pgs. 9-10.
	Gender Affirming Care	Yes	Covered	No				Medically Necessary treatment for gender dysphoria and related health conditions is covered to the extent required by 8 V.S.A. § 4724 and Insurance Bulletin 174. Please see State of Vermont Essential Health Benefits Benchmark Plan, pg. 13.
73	PRA Disclosure Statement According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1174 (Expires 02/28/2024). The time required to complete this information collection is estimated to average 47 hours or 2,820 minutes per response for States. For Form 1, the estimate is 14 bours. For Form 4, the estimate is 12 hours. For Form 4, the estimate is 19 hours. For Form 4, the form 4							