

# Summary of Health Savings PPO \$1500 Benefits

This program is a qualified high deductible plan as defined by the Internal Revenue Service. It is designed for use with a Health Savings Account (HSA). On the chart below, you'll see what your plan pays for specific services. You may be responsible for a facility fee, clinic charge or similar fee or charge (in addition to any professional fees) if your office visit or service is provided at a location that qualifies as a hospital department or a satellite building of a hospital. **If you enroll as an individual, the deductible and out-of-pocket maximums for the "Employee Only Plan" apply. If you enroll as a family, the deductible and out-of-pocket maximums for the "Family Plan" apply and can be satisfied by one or more of your family members.**

Benefit	Network	Out-of-Network
General Provisions		
Benefit Period <sup>(1)</sup>	Contract Year	
<b>Deductible</b> (per benefit period) Employee Only Plan Family Plan	\$1,500 \$3,000	\$3,000 \$6,000
<b>Plan Pays</b> – payment based on the plan allowance	100% after deductible	80% after deductible
<b>Out-of-Pocket Limit</b> (Includes deductible, coinsurance and copayments. Once met, plan pays 100% coinsurance for the rest of the benefit period.) Employee Only Plan Family Plan	\$2,800 \$5,600	\$5,600 \$11,200
Office/Clinic/Urgent Care Visits		
<b>Retail Clinic Visits &amp; Virtual Visits</b>	\$20 copayment after deductible	80% after deductible
<b>Primary Care Provider Office Visits &amp; Virtual Visits</b>	\$20 copayment after deductible	80% after deductible
<b>Specialist Office &amp; Virtual Visits</b>	\$40 copayment after deductible	80% after deductible
Virtual Visit Originating Site Fee	100% after deductible	80% after deductible
<b>Urgent Care Center Visits</b>	\$65 copayment after deductible	80% after deductible
<b>Telemedicine Services</b> <sup>(2)</sup>	100% after deductible	
Preventive Care <sup>(3)</sup>		
<b>Routine Adult</b>		
Adult immunizations	100% (deductible does not apply)	80% after deductible
Colorectal cancer screening	100% (deductible does not apply)	80% after deductible
Diagnostic services and procedures	100% (deductible does not apply)	80% after deductible
Mammograms, annual routine and medically necessary	Routine: 100% (deductible does not apply) Medically Necessary: 100% after deductible	80% after deductible
Physical exams	100% (deductible does not apply)	80% after deductible
Routine gynecological exams, including a Pap Test	100% (deductible does not apply)	80% (deductible does not apply)
Routine adult vision exam	100% (deductible does not apply)	Not Covered
<b>Routine Pediatric</b>		
Diagnostic services and procedures	100% (deductible does not apply)	80% after deductible
Pediatric immunizations	100% (deductible does not apply)	80% (deductible does not apply)
Physical exams	100% (deductible does not apply)	80% after deductible
<b>Pediatric Vision</b> <sup>(4)</sup> - <b>Davis Vision National Network</b>		
Exam (including dilation, as professionally indicated)	100% (deductible does not apply)	Not Covered
Pediatric frame selection	100% after deductible	Not Covered
Standard eyeglass lenses (per pair)	100% after deductible	Not Covered
<b>Pediatric Dental</b> <sup>(4)</sup> - <b>United Concordia Advantage Network</b>		
Preventive Services (Exam, Cleanings, Radiographs (all x-rays), Fluoride treatments, sealants)	100% (deductible does not apply)	Not Covered
Basic Services (amalgam restorations (metal fillings), resin based composite fillings (white fillings))	100% after deductible	Not Covered
Major Services (crowns, inlays, onlays, crown repair, endodontic therapy (root canals, etc.))	100% after deductible	Not Covered
Orthodontics <sup>(5)</sup> (Medically necessary with prior approval. Waiting limits apply.)	100% after deductible	Not Covered
Hospital and Medical/Surgical Expenses (Including maternity)		
<b>Hospital Inpatient</b>	100% after deductible	80% after deductible
<b>Hospital Outpatient</b>	100% after deductible	
<b>Maternity</b> (non-preventive facility & professional services) including dependent daughter	100% after deductible	
<b>Medical Care</b> (including inpatient visits and consultations)/ <b>Surgical Expenses</b>	100% after deductible	
Emergency Services		
<b>Emergency Room Services</b>	\$125 copayment after deductible (waived if admitted)	
<b>Ambulance</b>	100% after deductible	100% after in-network deductible
<b>Ambulance – Non-Emergency</b>	100% after deductible	80% after deductible
Therapy, Rehabilitative and Habilitative Services		
<b>Physical Medicine</b> (Rehabilitative and Habilitative)	\$40 copayment after deductible	80% after deductible
	Limit: 30 combined rehab/habilitative visits/benefit period	
<b>Respiratory Therapy</b>	100% after deductible	
<b>Speech &amp; Occupational Therapy</b> (Rehabilitative and Habilitative)	\$40 copayment after deductible	80% after deductible
	Limit: 30 combined rehab/habilitative visits per therapy/benefit period	
<b>Spinal Manipulations</b>	\$40 copayment after deductible	80% after deductible
	Limit: 20 visits/benefit period	
<b>Other Therapy Services</b> (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	100% after deductible	80% after deductible

Benefit	Network	Out-of-Network
Mental Health/Substance Abuse		
Inpatient	100% after deductible	80% after deductible
Inpatient Detoxification/Rehabilitation	100% after deductible	
Outpatient Includes Virtual Behavioral Health Visits	\$40 copayment after deductible	
Other Services		
Allergy Extracts and Injections	100% after deductible	80% after deductible
Assisted Fertilization Procedures	Not Covered	Not Covered
Dental Services Related to Accidental Injury	Not Covered	
Diagnostic Services		
Advanced Imaging (MRI, CAT, PET scan, etc.)	\$150 copayment after deductible	80% after deductible
Basic Diagnostic Services (standard imaging, diagnostic medical, lab/pathology, allergy testing)	\$40 copayment after deductible	80% after deductible
Durable Medical Equipment, Orthotics and Prosthetics	100% after deductible	80% after deductible
Home Health Care	100% after deductible	80% after deductible
	Limit: 90 visits/benefit period	
Hospice	100% after deductible	80% after deductible
Infertility Counseling, Testing and Treatment <sup>(6)</sup>	100% after deductible	80% after deductible
	100% after deductible	80% after deductible
Private Duty Nursing	Limit: 240 hours/benefit period	
Skilled Nursing Facility Care	100% after deductible	80% after deductible
	Limit: 120 days/benefit period	
Transplant Services	100% after deductible	80% after deductible
Precertification Requirements <sup>(7)</sup>	YES	
Prescription Drugs		
Prescription Drug Deductible Individual Family	Combined with medical Combined with medical	
Prescription Drug Program <sup>(8)</sup> Soft Mandatory Generic Defined by the National Pharmacy Network - Not Physician Network. Prescriptions filled at a non-network pharmacy are not covered.  Your plan uses the HCR Comprehensive Formulary with an Incentive Benefit Design.	Retail Drugs (31/60/90-day Supply) \$3 / \$6 / \$9 low cost generic copayment after deductible --- \$8 /\$16 / \$24 standard generic copayment after deductible \$40 / \$80 / \$120 formulary brand copayment after deductible \$70 / \$140 / \$210 non-formulary copayment after deductible 20% formulary specialty coinsurance after deductible -- \$350 Maximum (31-day supply-Retail) 30% non-formulary specialty coinsurance after deductible - \$500 Maximum (31-day supply-Retail)	
	Maintenance Drugs through Mail Order (90-day Supply) \$8 low cost generic copayment after deductible ---\$20 standard generic copayment after deductible \$100 formulary brand copayment after deductible \$175 non-formulary brand copayment after deductible 20% formulary specialty coinsurance after deductible -- \$875 Maximum (Mail Order) 30% non-formulary specialty coinsurance after deductible - \$1250 Maximum (Mail Order)	

- (1) Your group's benefit period is based on a Contract Year. The Contract Year is a consecutive 12-month period beginning on your employer's effective date. Contact your employer to determine the effective date applicable to your program.
- (2) Services are provided for acute care for minor illnesses. Services must be performed by a Highmark approved telemedicine provider. Virtual Behavioral health visits provided by a Highmark approved telemedicine provider are eligible under the Outpatient Mental Health / Substance Abuse benefit.
- (3) Services are limited to those listed on the Preventive Schedule (Women's Health Preventive Schedule may apply). Gender, age and frequency limits may apply.
- (4) Pediatric vision and dental benefits are only available to dependent children or health plan members under age 19.
- (5) A Medically Necessary orthodontic service is an orthodontic procedure that occurs as part of an approved orthodontic plan that is intended to treat a severe dentofacial abnormality. Prior approval is required. 12 month waiting period required. See your benefit booklet for more details.
- (6) Treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy may or may not be covered depending on your group's prescription drug program.
- (7) Medical Management & Policy (MM&P) must be contacted prior to a planned inpatient admission or within 48 hours of an emergency or maternity-related inpatient admission. Be sure to verify that your provider is contacting MM&P for precertification. If this does not occur and it is later determined that all or part of the inpatient stay was not medically necessary or appropriate, you will be responsible for payment of any costs not covered.
- (8) The formulary is an extensive list of Food and Drug Administration (FDA) approved prescription drugs selected for their quality, safety and effectiveness. It includes products in every major therapeutic category. The formulary was developed by the Pharmacy and Therapeutics Committee made up of clinical pharmacists and physicians. Your program includes coverage for both formulary and non-formulary drugs at the specific copayment or coinsurance amounts listed above. Under the soft mandatory generic provision, you are responsible for the payment differential when a generic drug is authorized by your provider and you purchase a brand name drug. Your payment is the price difference between the brand name drug and generic drug in addition to the brand name drug copayment or coinsurance amounts, which may apply. At a retail or mail order pharmacy, if your deductible has not been met, you pay the entire cost for your prescription drug at the discounted rate Highmark has negotiated. The amount you paid for your prescription will be applied to your deductible. If your deductible has been met, you will only pay any member responsibility based on the benefit level indicated above. You will pay this amount at the pharmacy when you have your prescription filled.

Highmark Blue Cross Blue Shield (Highmark), is an independent licensee of Blue Cross and Blue Shield Association. Insurance may be provided by Highmark Blue Cross Blue Shield, Highmark Health Insurance Company or Highmark Care Advantage. Health care plans are subject to terms of the benefit agreement.

To find more information about Highmark's benefits and operating procedures, such as accessing the drug formulary or using network providers, please go to [DiscoverHighmark.com/QualityAssurance](https://DiscoverHighmark.com/QualityAssurance); or for a paper copy, call 1-855-873-4106.

We do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

We are committed to providing outstanding services for our applicants and members. If you require special assistance, including accommodations for disabilities or limited English

*This is not intended as a contract of benefits. It is designed purely as a reference of the many benefits available under your program.*

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proficiency, please call us at 1-800-876-7639 to request these free services (TTY/TDD users may call 711).

Estamos comprometidos a ofrecer servicios excepcionales a nuestros solicitantes y miembros. Si usted necesita ayuda especial, incluyendo acomodaciones para discapacidades o dominio limitado del inglés, por favor llámenos al 1-888-510-1084 para solicitar estos servicios gratuitos. (TTY/TDD: 711)

我們致力於為我們的申請人和會員們提供卓越的服務。如果您需要特殊協助，包括殘障或英語能力有限，請致電1-888-510-1084來要求這些免費服務。(TTY/TDD: 711)

May pananagutan kaming magbigay ng bukod-tanging mga serbisyo para sa aming mga aplikante at mga miyembro. Kung kailangan mo ng espesyal na tulong, kabilang ang mga akomodasyon para sa mga kapansanan o limitadong kahusayan sa wikang Ingles, mangyaring tawagan kami sa 1-888-510-1084 para hilingin ang mga libreng serbisyo ng ito. (TTY/TDD: 711)

Nihinaanish niizhónigo bee nihiká' adiilwólígíí binahjì' ts'í dá yéego biidiilkaal, nihí naaltsoos nidahoníígíí doó Bee Atah ídlínígíí nihí hada'dít'éhígíí nihá. Bilagáana bizaad doo hazhó'ó bik'i' diitiihgó, áká'a'ayeed ní nízingo, béésh bee hane'é bikáá', éí éí 1-888-510-1084, t'áá jíík'eh níká' idooowolgo át'é. T'ááyó níjéékaigo éí TTY chodayool'ínígíí 711 nídlígis doó bich'í' hólne' dooleet, díí éí t'áá jíík'eh níká' idooowol.