HIGHMARK. Connect Blue EPO
A COMMUNITY BLUE PLAN

Summary of Connect Blue EPO $250 a Community Blue Plan *Benefits*

On the summary below, you'll see what your plan pays for specific services. There are three levels of network benefits coverage for certain services: Preferred Value, Enhanced Value and Standard Value*. When you receive services from providers who offer Preferred Value benefits coverage, you will pay less out of pocket. ***You are responsible for paying for non-emergency services received from an out-of-network provider.*** 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 are diagnosed with a rare or complex cancer, you can arrange for a second opinion consultation at Johns Hopkins Kimmel Cancer Center, with no cost to you.

Benefit	**Network**		
	Preferred Value	**Enhanced Value**	**Standard Value**
General Provisions			
Benefit Period(1)	Contract Year		
Deductible (per benefit period) (All in-network services are credited to the preferred, the enhanced and the standard deductibles.) Individual Family	 $250 $500	 $1,000 $2,000	 $3,000 $6,000
Plan Pays – payment based on the plan allowance	100% after deductible	70% after deductible	50% after deductible
Out-of-Pocket Limit (Once met, plan pays100% coinsurance for the rest of the benefit period) (All in-network services are credited to the preferred, the enhanced and the standard out-of-pocket limits) Individual Family	 $6,850 $13,700		
Office/Clinic/Urgent Care Visits			
Retail Clinic Visits & Virtual Visits	100% (deductible does not apply)		50% after deductible
Primary Care Provider Office Visits & Virtual Visits	100% (deductible does not apply)	100% after $40 copayment	50% after deductible
Specialist Office & Virtual Visits	100% after $30 copayment	100% after $65 copayment	50% after deductible
Virtual Visit Originating Site Fee	100% after deductible	70% after deductible	50% after deductible
Urgent Care Center Visits	100% after $50 copayment		50% after deductible
Telemedicine Services(2)	100% after $15 copayment		
Preventive Care(3)			
Routine Adult			
Physical exams	100% (deductible does not apply)		
Adult immunizations	100% (deductible does not apply)		
Colorectal cancer screening	100% (deductible does not apply)		
Routine gynecological exams, including a Pap Test	100% (deductible does not apply)		
Mammograms, annual routine and medically necessary	Routine: 100% (deductible does not apply) Medically Necessary: 100% (deductible does not apply)		
Diagnostic services and procedures	100 % (deductible does not apply)		
Routine adult vision exam	100% (deductible does not apply)		N/A
Routine Pediatric			
Routine physical exams	100% (deductible does not apply)		
Pediatric immunizations	100% (deductible does not apply)		
Diagnostic services and procedures	100 % (deductible does not apply)		
Pediatric Vision(4) -			
Davis Vision National Network Exam (including dilation, as professionally indicated)	100% (deductible does not apply)		
Pediatric frame selection	100% (deductible does not apply)		
Standard eyeglass lenses (per pair)	100% (deductible does not apply)		
Pediatric Dental(4) -			
United Concordia Advantage Network Preventive Services: (Exam, cleanings, sealants, space maintainers)	100% (deductible does not apply)		

Benefit	Network		
	Preferred Value	Enhanced Value	Standard Value
Basic Services / Major Services (Amalgam restorations (metal fillings), resin based composite fillings (white fillings), crowns, crown repair, endodontic therapy (root canals, etc.))	50% (deductible does not apply)		
Orthodontics(5) (Medically necessary with prior approval. Waiting limits apply.)	50% (deductible does not apply)		
Hospital and Medical/Surgical Expenses (including Maternity)			
Hospital Inpatient	$250 copay, up to 3 days then 100%	$1000 copay, up to 3 days then 100%	50% after deductible
Hospital Outpatient (Non-Surgical)	100% after deductible	70% after deductible	50% after deductible
Outpatient Surgery	Hospital: $250 copayment after deductible; Non-Hospital: 100% after deductible	70% after deductible	50% after deductible
Maternity (non-preventive facility & professional services) including dependent daughter	100% after deductible	70% after deductible	50% after deductible
Medical Care (including inpatient visits and consultations)	100% after deductible	70% after deductible	50% after deductible
Emergency Services			
Emergency Room Services	100% after $250 copayment (waived if admitted)		
Ambulance	100% after preferred deductible		
Therapy and Rehabilitation Services			
Physical Medicine	100% after $30 copayment	100% after $65 copayment	50% after deductible
	Limit: 30 visits/benefit period		
Respiratory Therapy	100% after deductible	70% after deductible	50% after deductible
Speech & Occupational Therapy	100% after $30 copayment	100% after $65 copayment	50% after deductible
	Limit: 30 visits per therapy/benefit period		
Spinal Manipulations	100% after $30 copayment	100% after $65 copayment	50% after deductible
	Limit: 20 visits/benefit period		
Other Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	100% after deductible	70% after deductible	50% after deductible
Mental Health/Substance Abuse			
Inpatient	$250 copay, up to 3 days then 100%		
Inpatient Detoxification/Rehabilitation	$250 copay, up to 3 days then 100%		
Outpatient **Includes Virtual Behavioral Health Visits**	100% after $30 copayment		
Other Services			
Allergy Extracts and Injections	100% after deductible	70% after deductible	50% after deductible
Assisted Fertilization Procedures	Not Covered	Not Covered	Not Covered
Dental Services Related to Accidental Injury	Not Covered	Not Covered	Not Covered
Diagnostic Services *Advanced Imaging* (MRI, CAT, PET scan, etc.)	100% after $150 copayment	100% after $350 copayment	50% after deductible
Basic Diagnostic Services (standard imaging, diagnostic medical, lab/pathology, allergy testing)	100% after $40 copayment	100% after $65 copayment	50% after deductible
Durable Medical Equipment, Orthotics and Prosthetics	100% after deductible	70% after deductible	50% after deductible
Home Health Care	100% after deductible	70% after deductible	50% after deductible
	Limit: 90 visits/benefit period		
Hospice	100% after deductible	70% after deductible	50% after deductible
Infertility Counseling, Testing and Treatment(6)	100% after deductible	70% after deductible	50% after deductible
Private Duty Nursing	100% after deductible	70% after deductible	50% after deductible
	Limit: 240 hours/benefit period		
Skilled Nursing Facility Care	100% after preferred deductible		50% after deductible
	Limit: 120 days/benefit period		
Transplant Services	100% after deductible	70% after deductible	50% after deductible
Precertification Requirements(7)	Yes		
Prescription Drugs			
Prescription Drug Deductible Individual Family	None None		
Prescription Drug Program(8) 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 Comprehensive Formulary with an Incentive Benefit Design.*	**Retail Drugs (31/60/90-day Supply)** $3 / $6 / $9 low cost generic copayment --- $10 /$20 / $30 generic copayment $50 / $100 / $150 formulary brand copayment $85 / $170 / $255 non-formulary copayment 20% formulary specialty coinsurance -- $350 Maximum (31-day supply-Retail)30% non-formulary specialty coinsurance -- $500 Maximum (31-day supply-Retail) **Maintenance Drugs through Mail Order (90-day Supply)** $8 low cost generic copayment -- $25 standard generic copayment $125 formulary brand copayment $213 non-formulary brand copayment 20% formulary specialty coinsurance -- $875 Maximum (Mail Order) 30% non-formulary specialty coinsurance- $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.

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; or for a paper copy, call1-855-873-4106.

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
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-tangingmga 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 serbisyong ito. (TTY/TDD: 711)

Nihinaanish niizhónígo bee nihiká' adiilwołígíí binahjí' ts'ídá yéego bidiilkaal, nihí naaltsoos nidahonłhígíí doóBee Atah ídlínígíí nihił hada'díť éhígíí nihá. Bilagáana bizaad doo hazhó'ó bik'i'diitiihgó, áká'a'ayeed nínízingo, béésh bee hane'é bikáá', éí éí 1-888-510-1084, t'áá jíík'eh níká' idoowołgo áť é. T'ááyó nijéékałgo éí TTY chodayooł'ínígíí 711 nídíígis dóó bich'į' hólne' dooleeł, díí éí t'áá jíík'eh níká' idoowoł.