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Summary of Premier Balance PPO \$3500 A Benefits 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.

Benefit	Network	Out-of-Network
	General Provisions	
Benefit Period(1)	Contrac	t Year
<b>Deductible</b> (per benefit period) Individual Family	\$3,500 \$7,000	\$7,000 \$14,000
Plan Pays – payment based on the plan allowance	100% after deductible	80% after deductible
Out-of-Pocket Limit (Includes deductible, coinsurance and copayments. Once met, plan pays 100% coinsurance for the rest of the benefit period.) Individual	\$5,800	\$11,600
Family	\$11,600	\$23,200
Offic	e/Clinic/Urgent Care Visits	+;
Retail Clinic Visits & Virtual Visits	100% after \$45 Copay	80% after deductible
Primary Care Provider Office Visits & Virtual Visits	100% after \$45 Copay	80% after deductible
Specialist Office & Virtual Visits	100% after \$65 Copay	80% after deductible
Virtual Visit Originating Site Fee	100% after deductible	80% after deductible
Urgent Care Center Visits	100% after \$75 Copay	80% after deductible
Telemedicine Services(2)	100% after \$20 Copay	Not Covered
	Preventive Care(3)	•
Routine Adult		
Adult immunizations	100%	80% after deductible
Colorectal cancer screening	100%	80% after deductible
Diagnostic services and procedures	100%	80% after deductible
	100%	80% after deductible
Mammograms( annual routine)		
Mammograms (medically necessary)	100%	80% after deductible
Physical exams	100%	80% after deductible
Routine gynecological exams, including a Pap Test	100%	80%
Routine adult vision Screening	100%	Not Covered
Routine Pediatric		
Diagnostic services and procedures	100%	80% after deductible
Pediatric immunizations	100%	80%
Physical exams	100%	80% after deductible
Pediatric Vision(4) -	10070	
Davis Vision National Network	4000/	Net Oswana d
Exam (including dilation, as professionally indicated)	100%	Not Covered
Pediatric frame selection	100%	Not Covered
Standard eyeglass lenses (per pair) <b>Pediatric Dental(4) -</b> United Concordia Advantage Network	100%	Not Covered
Preventive Services (Exam, Cleanings, Radiographs (all x-rays), Fluoride treatments, sealants)	100%	Not Covered
(all x-rays), Fluoride treatments, sealants) Basic Services (amalgam restorations (metal fillings), resin based composite fillings (white fillings)) Major Services (crowns, inlays, onlays, crown repair,	50%	Not Covered
endodontic therapy (root canals, etc.))	50%	Not Covered
Orthodontics(5) (Medically necessary with prior approval)	50%	Not Covered
	VSurgical Expenses (including maternit	
Hospital Inpatient Hospital Outpatient	100% after deductible 100% after deductible	80% after deductible 80% after deductible
Maternity (non-preventive facility) including dependent daughter	100% after deductible	80% after deductible
Medical Care (including inpatient visits and consultations)/Surgical Expenses	100% after deductible	80% after deductible
	Emergency Services	
Emergency Room Services	100% after \$250 Copa	y (waived if admitted)
Ambulance	100% after in-net	
Ambulance – Non-Emergency	100% after deductible	80% after deductible
Therapy. Reha	abilitative and Habilitative Services	
Physical Medicine (Rehabilitative and Habilitative)	100% after \$65 Copay	80% after deductible
Physical Medicine – Benefit Maximum	Limit: 30 rehabilitative and 30 Habilitative visits /benefit period - Limit does not apply to Habilitative services for the treatment of a Mental Health or Substance Abuse diagnosis	
Respiratory Therapy	100% after deductible	80% after deductible
Speech Therapy (Rehabilitative and Habilitative)	100% after \$65 Copay	80% after deductible
Speech Therapy- Benefit Maximum	Limit: 30 rehabilitative and 30 Habilitative visits /benefit period - Limit does not apply to Habilitative services for the treatment of a Mental Health or Substance Abuse diagnosis Combined with Occupational Therapy	
Occupational Therapy (Rehabilitative and Habilitative)	100% after \$65 Copay	80% after deductible
Occupational Therapy – Benefit Maximum	Limit: 30 rehabilitative and 30 Habilitativ apply to Habilitative services for th Substance Abuse diagnosis Co	e treatment of a Mental Health or

Benefit	Network	Out-of-Network
Spinal Manipulations	100% after \$65 Copay	80% after deductible
<b>Other Therapy Services</b> (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	Limit: 20 visit: 100% after deductible	s/benefit period 80% after deductible
	I Health/Substance Abuse	
npatient	100% after deductible	80% after deductible
npatient Detoxification/Rehabilitation	100% after deductible	80% after deductible
Dutpatient ncludes Virtual Behavioral Health Visits	100% after \$65 Copay	80% after deductible
	Other Services	
Allergy Extracts and Injections	100% after deductible	80% after deductible
Assisted Fertilization Procedures ( limited to artificial insemination)	100% after deductible	80% after deductible
Dental Services Related to Accidental Injury	100% after deductible	80% after deductible
Diagnostic Services		
Advanced Imaging (MRI, CAT, PET scan, etc.)	100% after \$250 Copay	80% after deductible
Basic Diagnostic Services (standard imaging, diagnostic medical)	100% after \$65 Copay	80% after deductible
Lab/Pathology	100% after \$65 Copay	80% after deductible
Durable Medical Equipment	100% after deductible	80% after deductible
Orthotics and Prosthetics	100% after deductible	80% after deductible
Iome Health Care	100% after deductible	80% after deductible
	Limit: 60 visits	s/benefit period
lospice	100% after deductible	80% after deductible
-	Respite care limit of	7 days every 6 months
nfertility Counseling, Testing and Treatment(6)	100% after deductible 100% after deductible	80% after deductible 80% after deductible
Skilled Nursing Facility Care		/s/benefit period
Fransplant Services	100% after deductible	80% after deductible
Precertification Requirements(7)	Prescription Drugs	ES
<b>Prescription Drug Deductible</b> Individual Family	None None Retail Drugs	
<b>Prescription Drug Program</b> (8) Soft Mandatory Generic <i>Defined by the National Pharmacy Network - Not</i> <i>Physician Network. Prescriptions filled at a non-network</i> <i>pharmacy are not covered.</i> <i>Your plan uses the HCR Comprehensive Formulary with</i> <i>an Incentive Benefit Design.</i>	Retail Drugs \$3 / \$6 / \$9 low cost generic Copay \$15 /\$30 / \$45 generic Copay \$55 / \$110 / \$165 formulary brand Copay \$90 / \$180 / \$270 non-formulary Copay 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) \$3 low cost generic Copay \$15 standard generic Copay \$110 formulary brand Copay \$180 non-formulary b	
<ul> <li>Your group's benefit period is based on a Contract Year. The C Contact your employer to determine the effective date applicab Services are provided for acute care for minor illnesses. Servic health visits provided by a Highmark approved telemedicine prosection of the services are limited to those listed on the Preventive Schedule apply.</li> <li>Pediatric vision and dental benefits are only available to depen A Medically Necessary orthodontic service is an orthodontic prodentofic algorithm of the correction of a physical or depending on your group's prescription drug program.</li> <li>Medical Management &amp; Policy (MM&amp;P) must be contacted prio inpatient admission. Be sure to verify that your provider is contacted prior to formulary is an extensive list of Food and Drug Administrationludes products in every major therapeutic category. The for pharmacists and physicians.</li> </ul>	le to your program. es must be performed by a Highmark approve poider are eligible under the Outpatient Menta (Women's Health Preventive Schedule may a dent children or health plan members under a peedure that occurs as part of an approved or enefit booklet for more details. medical problem associated with infertility. In r to a planned inpatient admission or within 48 facting MM&P for precertification. If this does priate, you will be responsible for payment of a tion (FDA) approved prescription drugs selected mulary was developed by the Pharmacy and T	ed telemedicine provider. Virtual Behavioral I Health / Substance Abuse benefit. apply). Gender, age and frequency limits may ge 19. thodontic plan that is intended to treat a sever ifertility drug therapy may or may not be cover 8 hours of an emergency or maternity-related not occur and it is later determined that all or any costs not covered. ed for their quality, safety and effectiveness. I herapeutics Committee made up of clinical

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. Insurance or benefit administration may be provided by Highmark Blue Cross Blue Shield, Highmark Choice Company, Highmark Coverage Advantage or Highmark Health Insurance Company, all of which are independent licensees of the Blue Cross and Blue Shield Association. 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, call 1-855-873-4106.

Discrimination is Against the Law The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Claims Administrator/Insurer will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to

This is not intended as a contract of benefits. It is designed purely as a reference of the many benefits available under your program. 04/27/2024 Premier Balance PPO \$3500 A 18\_H\_PPO\_PA

which such health service is ordinarily available. The Claims Administrator/Insurer will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意:如果您说中文,可向您提供免费语言协助服务。请拨打您的身份证背面的号码(TTY:711)。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

تتبيه: إذا كنت تتحدث اللغة العربية، فهنك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 211).

Kominike : Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

注: 日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。 ID カードの裏に明記されている番号に電話をおかけください (TTY: 711)。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شمار ه واقع در پشت کارت شناسایی خود ( TTY: 711) تماس بگیرید.

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