Summary of High Deductible PPO Embedded $4750 Qualified A 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.

Benefit	Network	Out-of-Network
General Provisions		
Benefit Period(1)	Contract Year	
Deductible (per benefit period) Employee Only Plan Family Plan	 $4,750 $9,500	 $9,500 $19,000
Plan Pays – payment based on the plan allowance	60% after deductible	50% after deductible
Out-of-Pocket Limit (Includes deductible, coinsurance and copayments. Once met, plan pays 100% coinsurance for the rest of the benefit period.) Employee Only Plan Family Plan	 $6,550 $13,100	 $13,100 $26,200
Office/Clinic/Urgent Care Visits		
Retail Clinic Visits & Virtual Visits	60% after deductible	50% after deductible
Primary Care Provider Office Visits & Virtual Visits	60% after deductible	50% after deductible
Specialist Office & Virtual Visits	60% after deductible	50% after deductible
Virtual Visit Originating Site Fee	60% after deductible	50% after deductible
Urgent Care Center Visits	60% after deductible	50% after deductible
Telemedicine Services(2)	60% after deductible	Not Covered
Preventive Care(3)		
Routine Adult		
Adult immunizations	100%	50% after deductible
Colorectal cancer screening	100%	50% after deductible
Diagnostic services and procedures	100%	50% after deductible
Mammograms (annual routine)	100%	50% after deductible
Mammograms (medically necessary)	60% after deductible	50% after deductible
Physical exams	100%	50% after deductible
Routine gynecological exams, including a Pap Test	100%	50%
Routine adult vision screening	100%	Not Covered
Routine Pediatric		
Diagnostic services and procedures	100%	50% after deductible
Pediatric immunizations	100%	50%
Physical exams	100%	50% after deductible
Pediatric Vision(4) - Davis Vision National Network		
Exam (including dilation, as professionally indicated)	100%	Not Covered
Pediatric frame selection	100% after deductible	Not Covered
Standard eyeglass lenses (per pair)	100% after deductible	Not Covered
Pediatric Dental(4) - United Concordia Advantage Network		
Preventive Services (Exam, Cleanings, Radiographs (all x-rays), Fluoride treatments, sealants)	100%	Not Covered
Basic Services (amalgam restorations (metal fillings), resin based composite fillings (white fillings))	60% after deductible	Not Covered
Major Services (crowns, inlays, onlays, crown repair, endodontic therapy (root canals, etc.))	60% after deductible	Not Covered
Orthodontics(5) (Medically necessary with prior approval)	60% after deductible	Not Covered
Hospital and Medical/Surgical Expenses (including maternity)		
Hospital Inpatient	60% after deductible	50% after deductible
Hospital Outpatient	60% after deductible	50% after deductible
Maternity (non-preventive facility services) including dependent daughter	60% after deductible	50% after deductible
Medical Care (including inpatient visits and consultations)**/Surgical Expenses**	60% after deductible	50% after deductible
Emergency Services		
Emergency Room Services	60% after in-network deductible	
Ambulance	60% after in-network deductible	
Ambulance – Non-Emergency	60% after deductible	50% after deductible
Therapy, Rehabilitative and Habilitative Services		
Physical Medicine (Rehabilitative and Habilitative)	60% after deductible	50% 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	60% after deductible	50% after deductible
Speech Therapy (Rehabilitative and Habilitative)	60% after deductible	50% 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)	60% after deductible	50% after deductible

Benefit	Network	Out-of-Network
Occupational 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 Speech Therapy	
Spinal Manipulations	60% after deductible	50% after deductible
	Limit: 20 visits/benefit period	
Other Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	60% after deductible	50% after deductible
Mental Health/Substance Abuse		
Inpatient	60% after deductible	50% after deductible
Inpatient Detoxification/Rehabilitation	60% after deductible	50% after deductible
Outpatient **Includes Virtual Behavioral Health Visits**	60% after deductible	50% after deductible
Other Services		
Allergy Extracts and Injections	60% after deductible	50% after deductible
Assisted Fertilization Procedures (limited to artificial insemination)	60% after deductible	50% after deductible
Dental Services Related to Accidental Injury	60% after deductible	50% after deductible
Diagnostic Services		
Advanced Imaging (MRI, CAT, PET scan, etc.)	60% after deductible	50% after deductible
Basic Diagnostic Services (standard imaging, diagnostic medical)	60% after deductible	50% after deductible
Lab/Pathology	60% after deductible	50% after deductible
Durable Medical Equipment	60% after deductible	50% after deductible
Orthotics and Prosthetics	60% after deductible	50% after deductible
Home Health Care	60% after deductible	50% after deductible
	Limit: 60 visits/benefit period	
Hospice	60% after deductible	50% after deductible
	Respite care limit of 7 days every 6 months	
Infertility Counseling, Testing and Treatment(6)	60% after deductible	50% after deductible
Skilled Nursing Facility Care	60% after deductible	50% after deductible
	Limit: 120 days/benefit period	
Transplant Services	60% after deductible	50% after deductible
Precertification Requirements(7)	YES	
Prescription Drugs		
Prescription Drug Deductible Individual Family	 Combined with medical Combined with medical	
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 HCR Comprehensive Formulary with an Open Benefit Design.*	**Retail Drugs (31/60/90-day Supply)** Retail Generic: 40% after deductible Retail Brand: 40% after deductible Retail Non-Formulary: 40% after deductible **Maintenance Drugs through Mail Order (90-day Supply)** Mail Order Generic: 40% after deductible Mail Order Brand: 40% after deductible Mail Order Non-Formulary: 40% after deductible	

(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. 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) 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.

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 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).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

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 شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.