



Preferred Provider Organization
Underwritten by HealthAssurance Pennsylvania, Inc.

Bronze FlexChoice QHDHP Premier PPO 5000		
PPO Plan	PPO	
Benefits	<u>Member pays</u>	
	Participating Providers	Non-Participating Providers
Annual Deductible (Embedded Deductible)	Individual: \$5,000	Individual: \$5,000
	Family: \$10,000	Family: \$10,000
Coinsurance (Coinsurance)	0%	40%
Out-of-Pocket Maximum	Individual: \$6,450	Individual: \$10,000
	Family: \$12,900	Family: \$20,000
AMBULATORY SERVICES		
Office Visit		
Primary Care Physician	Deductible/\$20 Copay	Deductible/Coinsurance
Specialist	Deductible/\$40 Copay	Deductible/Coinsurance
Spinal Manipulation (Chiropractic Care)	Deductible/\$40 Copay	Deductible/Coinsurance
	<i>Limited to 20 visits per benefit year</i>	
Surgery		
Primary Care Physician's Office	Deductible	Deductible/Coinsurance
Specialist's Office	Deductible	Deductible/Coinsurance
Free-Standing Facility	Deductible	Deductible/Coinsurance
Outpatient	Deductible	Deductible/Coinsurance
Outpatient Facility and Physician Services	Deductible	Deductible/Coinsurance
Hospice	Deductible	Deductible/Coinsurance
Home Health Care	Deductible	Deductible/Coinsurance
	<i>Limited to 60 visits per benefit year</i>	
Skilled Nursing Facility	Deductible	Deductible/Coinsurance
	<i>Limited to 120 days per benefit year</i>	
EMERGENCY CARE		
Convenience Care/ Walk In Clinic (WIC)*	Deductible/\$40 Copay	Deductible/Coinsurance
Urgent Care	Deductible/\$40 Copay	Deductible/\$40 Copay
Emergency Room Care	Deductible/\$150 Copay	Deductible/\$150 Copay
	<i>Copay waived if admitted</i>	
Emergency Advanced Imaging / High Tech Radiology	Deductible	Deductible
Emergency Transportation/ Ambulance	Deductible	Deductible
HOSPITALIZATION		
Inpatient Services	Deductible	Deductible/Coinsurance
Inpatient Physician and Surgical Services	Deductible	Deductible/Coinsurance

MATERNITY AND NEWBORN CARE		
Prenatal Office Visits	\$0	Deductible/Coinsurance
Physician Charges, Prenatal, Postnatal, Ultrasound, Delivery	Deductible	Deductible/Coinsurance
Outpatient Ultrasound	Deductible	Deductible/Coinsurance
All Inpatient Services/Facility Charges	Deductible	Deductible/Coinsurance
MENTAL HEALTH/SUBSTANCE ABUSE DISORDER SERVICES INCLUDING BEHAVIORAL HEALTH MANAGEMENT		
Outpatient	Deductible/\$40 Copay	Deductible/Coinsurance
Inpatient (Includes Partial Hospitalization)	Deductible	Deductible/Coinsurance
REHABILITATIVE AND HABILITATIVE SERVICES AND DEVICES		
Outpatient Rehabilitation Services	Deductible	Deductible/Coinsurance
	<i>Benefit limits are combined between rehabilitation and habilitation services.</i>	
	<i>PT/OT limited to 30 combined visits per benefit year</i>	
	<i>ST limited to 30 visits per benefit year</i>	
Habilitation Services	Deductible	Deductible/Coinsurance
	<i>Benefit limits are combined between rehabilitation and habilitation services.</i>	
	<i>PT/OT limited to 30 combined visits per benefit year</i>	
	<i>ST limited to 30 visits per benefit year</i>	
Durable Medical Equipment	Deductible	Deductible/Coinsurance
	<i>Limited to once every 2 years for irreparable damage and/or normal wear</i>	
LAB SERVICES		
Lab/Radiology		
Primary Care Physician's Office	Deductible	Deductible/Coinsurance
Specialist's Office	Deductible	Deductible/Coinsurance
Outpatient	Deductible	Deductible/Coinsurance
Diagnostic Mammogram		
Primary Care Physician's Office	Deductible	Deductible/Coinsurance
Specialist's Office	Deductible	Deductible/Coinsurance
Free-Standing Facility	Deductible	Deductible/Coinsurance
Outpatient	Deductible	Deductible/Coinsurance
Advanced Imaging / High Tech Radiology		
Primary Care Physician's Office	Deductible	Deductible/Coinsurance
Specialist's Office	Deductible	Deductible/Coinsurance
Free-Standing Facility	Deductible	Deductible/Coinsurance
Outpatient	Deductible	Deductible/Coinsurance

PREVENTION/WELLNESS		
Preventive Care/Screening/Immunization	\$0	Deductible/Coinsurance
	<i>Limited to once per benefit year</i>	
Preventive/Screening Mammogram	<i>Limited to once per benefit year</i>	
Primary Care Physician's Office	\$0	Deductible/Coinsurance
Specialist's Office	\$0	Deductible/Coinsurance
Free-Standing Facility	\$0	Deductible/Coinsurance
Outpatient	\$0	Deductible/Coinsurance
PEDIATRIC SERVICES INCLUDING ORAL AND VISION CARE (Children under age 19 only)		
Pediatric Dental Care	Type	Coverage In & Out
Preventive & Diagnostic		
Exams	I	100%
Cleanings	I	100%
X-rays	I	100%
Fluoride	I	100%
Sealants	I	100%
Basic		
Space Maintainers	II	50%
Fillings	II	50%
Adjustments to Dentures	II	50%
Anesthesia	II	50%
General Services	II	50%
Major		
Crowns	III	50%
Inlays	III	50%
Onlays	III	50%
Dentures	III	50%
Bridges	III	50%
Endo	III	50%
Perio	III	50%
Oral Surgery	III	50%
Implants	III	50%
Orthodontia	IV	50%
Deductible	Deductible & OOP Max combined with medical, deductible does not apply to preventive & diagnostic services	
OOP Max		
Pediatric Vision Care		
Vision Screening for Children	\$0	One routine eye examination per year
Eye Glasses for Children	Deductible	One pair of standard eyeglass lenses or contact lenses per year; one frame every year

PRESCRIPTION DRUGS	
Pharmacy	Integrated Medical / Rx Deductible
Tier 1A: Lower Cost Preferred Generic Drugs	Retail \$3 / Mail Order Deductible \$9 (after deductible)
Tier 1: Preferred Generic Drugs	Retail \$10 / Mail Order \$20 (after deductible)
Tier 2: Preferred Brand Drugs	Retail \$35 / Mail Order \$87.50 (after deductible)
Tier 3: Non-Preferred Generic/Brand Drugs	Retail \$60 / Mail Order \$180 (after deductible)
Tier 4: Preferred Specialty Drugs	\$150 minimum or 20% with a max of \$300 (after deductible)
Tier 5: Non-Preferred Specialty Drugs	40% Coinsurance (after deductible)

Vision Services Vision One Eyecare Program: Receive immediate savings on all eyecare needs-- discounts on frames, lenses, disposable contacts, and even LASIK surgery--at participating providers through the EyeMed Vision Care network.

PRECERTIFICATION REQUIREMENT

When using a nonparticipating provider, the member must obtain precertification of nonemergency hospital and other facility (e.g., skilled nursing facilities, rehabilitation facilities, drug and alcohol treatment facilities) admissions, outpatient surgery and certain other services as stated in the Group Contract. If these services or admissions are not precertified and the service is not medically necessary, the member may be responsible for 100% of the cost of the services.

LIFETIME MAXIMUM Unlimited

This is not a contract. It is intended solely to provide you with an overview of the plan. Complete details of benefits, terms and exclusions are governed by your Group Contract. This managed care plan may not cover all your health care expenses. Read your contract carefully to determine which health care services are covered. If you have questions call us at 800.788.8445 in Central/Eastern Pennsylvania, and 800.735.4404 in Western Pennsylvania and Ohio.

Benefits are administered on a contract year basis. Coinsurance is based on Eligible Charges as defined in your Certificate of Insurance. For non-participating providers, Eligible Charges are based on the lesser of the provider's billed charges or our Out-of-Network Rate, which is defined in your Certificate of Insurance. In addition to your copay or coinsurance, you are responsible for paying nonparticipating providers the difference between our out-of-network rate and their actual charge for nonemergency services. Your out-of-pocket costs for nonemergency care from nonparticipating providers may be substantial.

This document neither affirmatively nor negatively amends, extends, or alters the terms of or the coverage afforded by policy referenced herein

***Convenience Care/ Walk In Clinic (WIC)**

A condition that requires Convenience Care is an unexpected illness or injury that does not constitute an Emergency Medical Condition, but requires medical attention when you cannot see your family doctor right away. Convenience Care Centers are also useful for flu shots, vaccinations, and other shots. If your Schedule of Benefits indicates that you have a Qualified High Deductible Health Plan,, you must consult your group benefit documents for a specific description and the terms and conditions of your coverage for these benefits. Also, some covered services that you receive during a preventive service office visit may not qualify as preventive services under the group contract and, consequently, will be subject to applicable deductibles. In order to be exempt from applicable deductibles, preventive services must qualify as preventive services under the group contract and Section 223 of the Internal Revenue Code.