

Summary of High Deductible PPO \$4000 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. **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 ⁽¹⁾	Contract Year	
Deductible (per benefit period)		
Employee Only Plan	\$4,000	\$8,000
Family Plan	\$8,000	\$16,000
Plan Pays – payment based on the plan allowance	80% after deductible	60% 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	\$6,350	\$12,700
Family Plan	\$12,700	\$25,400
Office/Clinic/Urgent Care Visits		
Retail Clinic Visits	80% after deductible	60% after deductible
Primary Care Provider Office Visits	80% after deductible	60% after deductible
Specialist Office & Virtual Visits	80% after deductible	60% after deductible
Virtual Visit Originating Site Fee	80% after deductible	60% after deductible
Urgent Care Center Visits	80% after deductible	60% after deductible
Telemedicine Service ⁽²⁾	80% after deductible	
Preventive Care ⁽³⁾		
Routine Adult		
Adult immunizations	100% (deductible does not apply)	60% after deductible
Colorectal cancer screening	100% (deductible does not apply)	60% after deductible
Diagnostic services and procedures	100% (deductible does not apply)	60% after deductible
Mammograms, annual routine and medically necessary	Routine: 100% (deductible does not apply) Medically Necessary: 80% after deductible	60% after deductible
Physical exams	100% (deductible does not apply)	60% after deductible
Routine gynecological exams, including a Pap Test	100% (deductible does not apply)	60% (deductible does not apply)
Routine adult vision exam	Not Covered	
Routine Pediatric		
Diagnostic services and procedures	100% (deductible does not apply)	60% after deductible
Pediatric immunizations	100% (deductible does not apply)	60% (deductible does not apply)
Physical exams	100% (deductible does not apply)	60% after deductible
Pediatric Vision ⁽⁴⁾ - Davis Vision National Network		
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
Pediatric Dental ⁽⁴⁾ - United Concordia Advantage Network		
Exam and Cleanings	80% (deductible does not apply)	Not Covered
Basic Services (Fluoride treatments, sealants, consultations)	80% after deductible	Not Covered
Major Services (Radiographs (all x-rays), space maintainers, amalgam restorations (metal fillings), resin based composite fillings (white fillings), crowns, inlays, onlays, crown repair, endodontic therapy (root canals, etc.))	80% after deductible	Not Covered
Orthodontics ⁽⁵⁾ (Medically necessary with prior approval. Waiting limits apply.)	80% after deductible	Not Covered
Hospital and Medical/Surgical Expenses (including maternity)		
Hospital Inpatient	80% after deductible	60% after deductible
Hospital Outpatient	80% after deductible	
Maternity (non-preventive facility & professional services) including dependent daughter	80% after deductible	

Benefit	Network	Out-of-Network
Medical Care (including inpatient visits and consultations)/ Surgical Expenses	80% after deductible	
Emergency Services		
Emergency Room Services	80% after deductible	
Ambulance	80% after deductible	80% after in network deductible
Ambulance – Non-Emergency	80% after deductible	60% after deductible
Therapy, Rehabilitative and Habilitative Services		
Physical Medicine (Rehabilitative and Habilitative)	80% after deductible	60% after deductible
	Limit: 30 combined rehab/habilitative visits/benefit period	
Respiratory Therapy	80% after deductible	
Speech & Occupational Therapy (Rehabilitative and Habilitative)	80% after deductible	60% after deductible
	Limit: 30 combined rehab/habilitative visits per therapy/benefit period	
Spinal Manipulations	80% after deductible	60% after deductible
	Limit: 20 visits/benefit period	
Other Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	80% after deductible	60% after deductible
Mental Health/Substance Abuse		
Inpatient	80% after deductible	60% after deductible
Inpatient Detoxification/Rehabilitation	80% after deductible	
Outpatient	80% after deductible	
Other Services		
Allergy Extracts and Injections	80% after deductible	60% after deductible
Assisted Fertilization Procedures	Not Covered	Not Covered
Dental Services Related to Accidental Injury	Not Covered	
Diagnostic Services		
<i>Advanced Imaging</i> (MRI, CAT, PET scan, etc.)	80% after deductible	60% after deductible
<i>Basic Diagnostic Services</i> (standard imaging, diagnostic medical, lab/pathology, allergy testing)	80% after deductible	60% after deductible
Durable Medical Equipment, Orthotics and Prosthetics	80% after deductible	60% after deductible
Home Health Care	80% after deductible	60% after deductible
	Limit: 90 visits/benefit period	
Hospice	80% after deductible	60% after deductible
Infertility Counseling, Testing and Treatment (6)	80% after deductible	60% after deductible
Private Duty Nursing	80% after deductible	60% after deductible
	Limit: 240 hours/benefit period	
Skilled Nursing Facility Care	80% after deductible	60% after deductible
	Limit: 120 days/benefit period	
Transplant Services	80% after deductible	60% 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 <i>Defined by the Premier 2012 Pharmacy Network - Not Physician Network. Prescriptions filled at a non-network pharmacy are not covered.</i> <i>Your plan uses the HCR Comprehensive Formulary with an Open Benefit Design.</i>	Retail Drugs (31/60/90-day Supply) Retail Generic: 30% after deductible Retail Brand: 30% after deductible Retail Non-Formulary: 30% after deductible	
	Maintenance Drugs through Mail Order (90-day Supply) Mail Order Generic: 30% after deductible Mail Order Brand: 30% after deductible Mail Order Non-Formulary: 30% 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 must be performed by a Highmark approved telemedicine provider.
- (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) 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.