Capital BLUE

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Benefit Highlights
PPO Plan
Berks County School Districts Health Trust

THIS IS NOT A CONTRACT. This information highlights *some* of the benefits available through this program and is NOT intended to be a complete list or description of available services. Benefits are subject to the exclusions and limitations contained in your Certificate of Coverage (COC). Refer to your COC for benefit details.

SUMMARY OF COST-SHARING	Amounts *Members* Are Responsible For:	
	Participating Providers	***Non-Participating Providers***
Deductible (per benefit period)	$350 per member $700 per family	$700 per member $1,400 per family
Copayments		
• **Office Visits** (*performed by a Family Practitioner, General Practitioner, Internist, Pediatrician, Preventive Medicine specialist, or participating Retail Clinic*)	$15 copayment per visit	20% coinsurance
• **Specialist Office Visit**	$30 copayment per visit	20% coinsurance
• **Emergency Room**	$100 copayment per visit, waived if admitted	
• **Urgent Care**	$40 copayment per visit	
• **Inpatient** (Per Admission)	Not Applicable	50% coinsurance
• **Outpatient Surgery Copayment** (facility)	Not Applicable	50% coinsurance
Coinsurance	Not Applicable	20% coinsurance
Out-of-Pocket Maximum *(includes Deductible, Copayments and Coinsurance for Medical (including ER), and Prescription Drug* for Participating Providers only).	$6,350 per member $12,700 per family	$1,500 per member $3,000 per family

SUMMARY OF BENEFITS	Limits and Maximums	Amounts *Members* Are Responsible For:	
		Participating Providers	***Non-Participating Providers***
PREVENTIVE CARE: *Administered in accordance with Preventive Health Guidelines and PA state mandates*			
Preventive Care Services			
• Pediatric Preventive Care		Covered in full, waive deductible	20% coinsurance after deductible
• Adult Preventive Care		Covered in full, waive deductible	20% coinsurance after deductible
Immunizations		Covered in full, waive deductible	20% coinsurance, waive deductible
Mammograms			
• Screening Mammogram	One per benefit period	Covered in full, waive deductible	20% coinsurance, waive deductible
• Diagnostic Mammogram		Covered in full after deductible	20% coinsurance after deductible
Gynecological Services			
• Screening Gynecological Exam & Pap Smear	One per benefit period	Covered in full, waive deductible	20% coinsurance, waive deductible
BENEFITS LISTED BELOW APPLY ONLY AFTER BENEFIT PERIOD DEDUCTIBLE IS MET			
Acute Care Hospital Room & Board		Covered in full after deductible	50% coinsurance after deductible
Acute Inpatient Rehabilitation		Covered in full after deductible	50% coinsurance after deductible
Skilled Nursing Facility	100 days/benefit period	Covered in full after deductible	50% coinsurance after deductible
Surgery			
• Surgical Procedure & Anesthesia		Covered in full after deductible	20% coinsurance after deductible
Maternity Services and Newborn Care		Covered in full after deductible	20% coinsurance after deductible
Diagnostic Services			
• Radiology		Covered in full after deductible	20% coinsurance after deductible
• Laboratory		Covered in full after deductible	20% coinsurance after deductible
• Medical tests		Covered in full after deductible	20% coinsurance after deductible
Outpatient Surgery		Covered in full after deductible	20% coinsurance after deductible
Outpatient Therapy Services			
• Physical Medicine		Copayment applies	20% coinsurance after deductible
• Occupational Therapy	12 visits/benefit period	Copayment applies	20% coinsurance after deductible
• Speech Therapy	12 visits/benefit period	Copayment applies	20% coinsurance after deductible
• Respiratory Therapy		Copayment applies	20% coinsurance after deductible
• Manipulation Therapy		Copayment applies	20% coinsurance after deductible
Emergency Services		Covered in full, waive deductible Emergency room copayment applies, waived if admitted inpatient	
Mental Health Care Services • Inpatient Services		Covered in full after deductible	20% professional and 50% facility coinsurance after deductible
• Outpatient Services		Copayment applies	20% professional and 50% facility coinsurance after deductible
Substance Abuse Services • Rehabilitation – Inpatient		Covered in full after deductible	20% professional and 50% facility coinsurance after deductible
• Rehabilitation – Outpatient		Covered in full, waive deductible	20% professional and 50% facility coinsurance after deductible
Home Health Care Services		Covered in full after deductible	20% coinsurance after deductible
Durable Medical Equipment (DME)		Covered in full after deductible	20% coinsurance after deductible
Prosthetic Appliances		Covered in full after deductible	20% coinsurance after deductible
Orthotic Devices		Covered in full after deductible	20% coinsurance after deductible

Benefits are underwritten by Capital Advantage Assurance Company®, a subsidiary of Capital BlueCross. Independent licensee of the BlueCross BlueShield Association. *Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.*

SUMMARY OF BENEFITS	Amounts Members Are Responsible For:			
PRESCRIPTION DRUG DEDUCTIBLE Per benefit period*	$100 per member, retail only			
	Retail Pharmacy (up to a 30-day supply)	**Mail Service Pharmacy (up to a 90-day supply)**	**Specialty Pharmacy (up to a 30-day supply)**	**Specialty Pharmacy (over 30-day supply)**
PRESCRIPTION DRUG TIER	**BENEFIT**			
Generic Preferred Prescription Drugs	$5 copayment	$10 copayment	$5 copayment	$3.33 copayment
Generic Non-Preferred Prescription Drugs	$5 copayment	$10 copayment	$5 copayment	$3.33 copayment
Brand Preferred Prescription Drugs	$35 copayment	$70 copayment	$35 copayment	$23.33 copayment
Brand Non-Preferred Prescription Drugs	$70 copayment	$140 copayment	$70 copayment	$46.67 copayment
Network	CVS Caremark National Pharmacy Network			
PRESCRIPTION DRUG TIER (Contraceptives)	**BENEFIT**			
Generic Prescription Drugs	$0 copayment	$0 copayment	Not covered	Not covered
Select Brand Prescription Drugs**	$0 copayment	$0 copayment	Not covered	Not covered
Brand Preferred Prescription drugs	$35 copayment	$70 copayment	Not covered	Not covered
Brand Non-Preferred Prescription drugs	$70 copayment	$140 copayment	Not covered	Not covered
FORMULARY SYSTEM	Open			
UTILIZATION PROGRAM	**BENEFIT**			
Generic Substitution Program	**Voluntary Generic Substitution Program** - The member pays the applicable copayment/coinsurance for a generic drug and for a brand drug, even if an approved generic drug equivalent is available and regardless of whether the physician or member requested such brand drug be dispensed.			
Voluntary Maintenance Choice	The dispensing of maintenance covered drugs for up to a 90 day supply is available through Mail Service or at CVS Pharmacies.			
Specialty Pharmacy	**For most specialty medications, coverage is available only when dispensed by Accredo Health Group, Inc.**			
Quantity Level Limits (per prescription, day supply or copayment)	**Applicable to selected drugs. Refer to the Capital BlueCross formulary or go to www.capbluecross.com.**			
Prior Authorization and Enhanced Prior Authorization	**Applicable to selected drugs. Refer to the Capital BlueCross formulary or go to www.capbluecross.com.**			

Inpatient admissions as well as certain other services and equipment may require Preauthorization.

Deductibles, coinsurance and copayments under this program are separate from any deductibles, coinsurance and copayments required under any other health benefits coverage you may have.

**Select Brands include contraceptives for which there is no generic equivalent.

Participating providers and pharmacies agree to accept our allowance as payment in full—often less than their normal charge. If you visit a non-participating provider or pharmacy, you are responsible for paying the deductible, coinsurance and the difference between the non-participating provider's or non-participating pharmacy's charges and the allowable amount. Non-Participating Providers may balance bill the member. Some non-participating facility providers are not covered. Deductibles, any differences paid between brand drug and generic drug prices, and any balances paid to non-participating pharmacies are not applied to the out-of-pocket maximum. In certain situations a facility fee may be associated with an outpatient visit to a professional provider. Members should consult with the provider of the services to determine whether a facility fee may apply to that provider. An additional cost sharing amount may apply to the facility fee.

On behalf of Capital BlueCross, CVS/Caremark assists in the administration of our prescription drug program. CVS/Caremark is an independent pharmacy benefit manager. Accredo Health Group, Inc. is the exclusive vendor for specialty prescription drugs. On behalf of Capital BlueCross, Accredo Health Group, Inc. assists in the delivery of specialty medications directly to our Members. Accredo Health Group, Inc. is an independent company.

For more information or to locate a participating provider, visit **www.capbluecross.com**.

Autism Spectrum Disorders are covered as mandated by Pennsylvania state law for group size >51.