Capital BLUE

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Benefit Highlights
PPO HSA Plan
Elizabethtown College

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) *Deductible is waived for PREVENTIVE SERVICES unless otherwise noted.* *Deductible is combined to include medical & prescription drug benefits.*	$1,350 single coverage $2,700 family coverage	
Copayments		
• **Office Visits** (*performed by a Family Practitioner, General Practitioner, Internist, Pediatrician, Preventive Medicine specialist, or participating Retail Clinic*)	$20 Copayment applies	20% coinsurance
• **Specialist Office Visit**	$30 Copayment applies	20% coinsurance
• **Emergency Room**	$100 copayment per visit, waived if admitted	
• **Urgent Care**	$50 Copayment applies	20% coinsurance
• **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, coinsurance and copayments for medical & prescription drug benefits. * No single individual within a family contract shall exceed a maximum of $7,150 in out-of-pocket expenses.*	$6,650 per member $13,300 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	60 days/benefit period	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	30 visits/benefit period	Copayment applies	20% coinsurance after deductible
• Occupational Therapy	30 visits/benefit period	Copayment applies	20% coinsurance after deductible
• Speech Therapy	30 visits/benefit period	Copayment applies	20% coinsurance after deductible
• Respiratory Therapy	30 visits/benefit period	Copayment applies	20% coinsurance after deductible
• Manipulation Therapy	20 visits/benefit period	Copayment applies	20% coinsurance after deductible
Emergency Services		Covered in full after 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 after deductible	20% professional and 50% facility coinsurance after deductible
Home Health Care Services	90 visits/benefit period	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

HIGHLIGHTS	Amounts Members Are Responsible For:		
DEDUCTIBLE (Includes medical and prescription drug benefits)	**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)**
PRESCRIPTION DRUG TIER	**BENEFIT**		
Generic Preferred Prescription Drugs	25% coinsurance	$25 copayment	25% coinsurance $150 maximum
Generic Non-Preferred Prescription Drugs	25% coinsurance	$25 copayment	25% coinsurance $150 maximum
Brand Preferred Prescription Drugs	25% coinsurance	$75 copayment	25% coinsurance $150 maximum
Brand Non-Preferred Prescription Drugs	45% coinsurance	$125 copayment	25% coinsurance $150 maximum
Network	CVS Caremark National Pharmacy Network		
PRESCRIPTION DRUG TIER (Contraceptives)	**BENEFIT**		
Generic Prescription Drugs	$0 copayment	$0 copayment	Not covered
Select Brand Prescription Drugs**	$0 copayment	$0 copayment	Not covered
Brand Preferred Prescription Drugs	25% coinsurance	$75 copayment	Not covered
Brand Non-Preferred Prescription Drugs	45% coinsurance	$125 copayment	Not covered
FORMULARY SYSTEM	Open		
UTILIZATION PROGRAM	**BENEFIT**		
Generic Substitution Program	**Mandatory Generic Substitution** – In addition to the coinsurance/copayment, the member pays the difference between the brand drug and generic drug price (when there is a generic drug alternative) regardless of whether the prescribing physician requests that the brand drug be dispensed.		
Specialty Pharmacy	**For most specialty medications, coverage is available only when dispensed by a Capital BlueCross Preferred Specialty Network. For a list of Preferred Specialty Networks, please refer to the Specialty Pharmacy information located in The Guide to Rx Benefits at www.capbluecross.com.**		
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.

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.