

Effective 1/1/2017

Groups 16195xx; 16236xx; 16209xx; and 16237xx

## Summary of Benefits

This Summary of Benefits is a brief description of covered services. More details can be found in the Covered Services section.

Benefits	Network	Out-of-Network
<b>General Provisions</b>		
<b>Benefit Period</b>	Calendar Year	
<b>Deductible</b> (per benefit period)		
Individual	\$500	\$1,500
Family	\$1,000	\$3,000
<b>Plan Payment Level</b> - Based on the provider's reasonable charge (PRC)	90% after deductible until out-of-pocket limit is met; then 100%	70% after deductible until out-of-pocket limit is met; then 100%
<b>Out-of-Pocket Limits</b> (Does not include copayment amounts)		
Individual	\$2,000	\$6,000
Family	\$4,000	\$12,000
<b>Lifetime Maximum</b> (per member)	\$2,000,000	
<b>Office Visits<sup>1</sup></b>		
<b>Primary Care Physician Office Visits<sup>2</sup></b>	100% after \$25 copayment; deductible does not apply	70% after deductible
<b>Specialist Office Visits</b>	100% after \$35 copayment; deductible does not apply	70% after deductible
<b>Preventive Care Services</b> (includes ANY routine service regardless if on Highmark Preventive Schedule or not)		
<b>Adult</b>		
Routine physical exams	100%; deductible does not apply	Not Covered
Adult Immunizations	100%; deductible does not apply	Not Covered
Routine screening tests and procedures	100%; deductible does not apply	Not Covered
Routine gynecological exams, including a PAP Test	100%; deductible does not apply	Not Covered
Mammograms		
Annual routine	100%; deductible does not apply	Not Covered
Medically necessary	100%; deductible does not apply	70% after deductible
<b>Pediatric</b>		
Routine physical exams	100%; deductible does not apply	Not Covered
Pediatric immunizations	100%; deductible does not apply	Not Covered
Routine screening tests and procedures	100%; deductible does not apply	Not Covered
<b>Routine Hearing and Vision Examination</b>	100%; deductible does not apply	Not Covered
<b>Emergency Room Services</b>		
<b>Emergency Room</b>	100% after \$100 copayment (waived if admitted as an inpatient); deductible does not apply	
<b>Urgent Care Facility</b>	100% after \$35 copayment; deductible does not apply	
<b>Professional</b>	100%; deductible does not apply	
<b>Hospital Services</b>		
<b>Hospital Services - Inpatient</b>	90% after deductible	70% after deductible
<b>Hospital Services - Inpatient Rehabilitation Therapy</b>	90% after deductible	70% after deductible
Combined Limit: 60 days per Benefit Period		

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<b>Benefits</b>	<b>Network</b>	<b>Out-of-Network</b>
<b>Hospital Services - Outpatient<sup>3</sup></b>	90% after deductible	70% after deductible
<b>Therapy and Rehabilitation Services</b>		
<b>Spinal Manipulations</b>	100% after \$25 copayment; deductible does not apply	70% after deductible
Combined Limits: 30 visits per benefit period		
<b>Physical Medicine</b>	100% after \$25 copayment; deductible does not apply	70% after deductible
Combined Limit: 60 visits per benefit period. Visit limit includes Occupational Therapy services		
<b>Speech Therapy</b>	100% after \$25 copayment; deductible does not apply	70% after deductible
Combined Limit: 20 visits per benefit period		
<b>Occupational Therapy</b>	100% after \$25 copayment; deductible does not apply	70% after deductible
Combined Limit: 60 visits per benefit period Visit limit includes Physical Medicine services		
<b>Cardiac Rehabilitation, Chemotherapy, and Dialysis Treatment</b>	90% after deductible	70% after deductible
<b>Infusion Therapy</b>	90% after deductible	70% after deductible
<b>Radiation Therapy</b>	90% after deductible	70% after deductible
<b>Respiratory Therapy</b>	90% after network deductible	
<b>Diagnostic Services</b>		
<b>Diagnostic Services</b> (Lab, x-ray, allergy testing and other diagnostic medical tests)	90% after deductible	70% after deductible
Chiropractor x-ray	100%, no deductible \$100 maximum per person per benefit period for chiropractic x-rays	70% after deductible
<b>Behavioral Health Services</b>		
<b>Mental Health Care Services - Inpatient</b>	90% after deductible	70% after deductible
<b>Mental Health Care Services - Outpatient</b>	100% after \$35 copayment; deductible does not apply	70% after deductible
<b>Substance Abuse Services - Inpatient Detoxification</b>	90% after deductible	70% after deductible
<b>Substance Abuse Services - Inpatient Residential Treatment and Inpatient/Outpatient Rehabilitation Services</b>	Not Covered	Not Covered
<b>Substance Abuse Services - Outpatient Detoxification</b>	100% after \$35 copayment; deductible does not apply	70% after deductible
<b>Other Services</b>		
<b>Allergy Extracts and Injections (in-office services)</b>	90% after deductible	70% after deductible
<b>Assisted Fertilization Treatment</b>	Not Covered	
<b>Ambulance</b>	100%; deductible does not apply	
<b>Dental Services Related to Accidental Injury (medical)</b>	90% after deductible	70% after deductible
<b>Diabetes Treatment</b>	90% after deductible	70% after deductible

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Benefits	Network	Out-of-Network
Durable Medical Equipment, Prosthetics, Orthotics	90% after network deductible	
	Combined Limits: Wigs are limited to one per benefit period. Mastectomy bras are limited to two per benefit period. Breast Prosthesis is limited to one per benefit period (two if double mastectomy).	
Enteral Formulae	90% after deductible	70% after deductible
Home Infusion Therapy	90% after network deductible	
Home Health Care	90% after deductible	70% after deductible
		Limit: 30 visits per benefit period
Hospice	100%; deductible does not apply	100%; deductible does not apply
Infertility Counseling, Testing and Treatment	Not Covered	
Maternity (facility and professional services)	90% after deductible	70% after deductible
Private Duty Nursing	90% after deductible	70% after deductible
Skilled Nursing Facility Care	90% after deductible	70% after deductible
Medical/Surgical Expenses (except office visits)	90% after deductible	70% after deductible
Transplant Services Except for Kidney & Cornea transplants, which are subject to program Hospital & Professional benefit limitations including lifetime maximum.	100%; deductible does not apply  Transplant Maximum: \$1,000,000 per lifetime.	Not Covered
	Transportation, Lodging & Meals Maximum: \$10,000 per occurrence <sup>4</sup>	Not Covered
Precertification Requirements	Yes <sup>5</sup>	

**Note: Certain benefits may be subject to day, visit, and/or hour limits. In connection with such benefits, all services you receive during a benefit period will reduce the remaining number of days, visits, and/or hours available under that benefit, regardless of whether you have satisfied your deductible.**

- <sup>1</sup> 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.
- <sup>2</sup> A physician whose practice is limited to family practice, general practice, internal medicine or pediatrics.
- <sup>3</sup> Other cost sharing provisions and/or limits may apply to specific benefits, i.e., physical medicine, therapies, diagnostic services, mental health/substance abuse visits.
- <sup>4</sup> The "occurrence" reflects per transplant. A multiple organ transplant would constitute one occurrence. The maximum benefit of \$10,000 includes any follow up care needed from the original transplant service".
- <sup>5</sup> Highmark Healthcare Management Services (HMS) must be contacted prior to a planned inpatient admission or within 48 hours of an emergency inpatient admission. Some facility providers will contact HMS and obtain precertification of the inpatient admission on your behalf. Be sure to verify that your provider is contacting HMS for precertification. If not, you are responsible for contacting HMS. If this does not occur and it is later determined that all or part of the inpatient stay was not medically necessary or appropriate, the patient will be responsible for payment of any costs not covered.

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