

FlexChoice QHDHP Value PPO \$3750

DEDUCTIBLES AND MAXIMUMS	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Annual Deductible		
Individual	\$3,750	\$7,500
Family	\$7,500	\$15,000
The individual deductible applies when the Subscriber has an employee only policy. For policies that include the Subscriber and one or more dependents, the family deductible must be met before any family member begins to receive the benefits listed below, including prescription drug benefits covered under the prescription drug rider (except preventive services).		
Out-of-Pocket Maximum (includes copays, deductibles and coinsurance)		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
OUTPATIENT SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Physician Services (for illness or injury)		
Primary Care Visit (PCP)	\$20 Copay (after annual deductible)	40% Eligible Charges (after annual deductible)
Specialist Visit (SCP)	\$40 Copay (after annual deductible)	40% Eligible Charges (after annual deductible)
Preventive Services*		
Gynecological Exam (PCP/SCP)	\$0 Copay	40% Eligible Charges (after annual deductible)
Well Child Visit	\$0 Copay	40% Eligible Charges (after annual deductible)
Adult Physical Visit	\$0 Copay	40% Eligible Charges (after annual deductible)
Preventive Pediatric Immunizations	0%	40% Eligible Charges
Preventive Adult Immunizations	0%	40% Eligible Charges (after annual deductible)
Hearing Exams (under age 18)	0%	40% Eligible Charges (after annual deductible)
Routine Mammograms	0%	40% Eligible Charges (after annual deductible)
Routine Colonoscopies***	0%	40% Eligible Charges (after annual deductible)
Allergy Testing & Allergy Serum	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Chiropractic Care		
Maximum 20 visits per contract year	\$40 Copay (after annual deductible)	40% Eligible Charges (after annual deductible)
Outpatient Surgery	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Lab Services	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Diagnostic X-ray	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Radiology (CAT, MRI, Ultrasound, PET)	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
HOSPITAL SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Hospital Care		
Semi-private room (private room if medically necessary)	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Physician and Surgeon Fees	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Surgery	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Lab and X-ray services	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
All Medically Necessary Ancillary Services	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Anesthesia	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Administration of Blood	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Blood Products	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Therapy Services (Chemotherapy & Radiation Therapy)	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
MATERNITY SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Pregnancy Care (PCP/SCP) (copay for the first office visit only)	\$20/\$40 Copay (after annual deductible)	40% Eligible Charges (after annual deductible)
Delivery	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
FAMILY PLANNING	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Infertility Counseling/Testing/Services	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Tubal Ligation/Vasectomy	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<i>\$2,400 combined benefit maximum</i>		
PRESCRIPTION DRUGS	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
(Includes oral contraceptives & managed formulary. Mandatory generic substitution may apply)	Refer to the RX Select formulary to identify which drugs do not require authorization. Quantity limits still apply. VARIOUS RIDERS AVAILABLE COVERED ONLY AT PARTICIPATING PHARMACIES (after annual deductible)	
EMERGENCY CARE	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Urgent Care Center	\$40 Copay (after annual deductible)	
Emergency Room Services	20% (after annual deductible)	
REHABILITATION SERVICES	Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Occupational, Speech, Physical Therapy	20% (after annual deductible)	40% Eligible Charges (after annual deductible)
<i>45 inpatient days per contract year 30 outpatient visits per contract year</i>		

MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES		Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
General Mental Health:		<i>(Mental health services must be preauthorized)</i>	
Inpatient		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>30 days per contract year 90 day lifetime benefit maximum</i>	
Physician Services (Outpatient)		\$40 Copay (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>20 outpatient visits maximum per contract year</i>	
Serious Mental Health:			
Inpatient		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>30 days per contract year 90 day lifetime benefit maximum</i>	
Physician Services (Outpatient)		\$40 Copay (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>60 outpatient visits maximum per contract year</i>	
Substance Abuse:			
Inpatient Detoxification		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>7 days maximum per admission 4 admission benefit maximum</i>	
Inpatient Rehabilitation		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>30 days maximum per contract year 90 days benefit maximum</i>	
Transitional Partial Hospitalization		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
		<i>60 visits per contract year 120 visits per benefit maximum</i>	
OTHER BENEFITS		Participating MEMBER RESPONSIBILITY	Non-Participating MEMBER RESPONSIBILITY
Claim Forms Required		No	Yes
Durable Medical Equipment (DME) – Limited to once every 2 years for irreparable damage and/or normal wear.		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Corrective Appliances		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Home Health Care Services		20% (after annual deductible) <i>120 visits per contract year</i>	40% Eligible Charges (after annual deductible) <i>60 visits per contract year</i>
		<i>120 visits combined per contract year</i>	
Hospice Care		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Skilled Nursing Facility		20% (after annual deductible) <i>100 inpatient days per contract year</i>	40% Eligible Charges (after annual deductible) <i>50 inpatient days per contract year</i>
		<i>100 days combined maximum per contract year</i>	
Dental Services			
Emergency treatment of dental injury		20% (after annual deductible)	40% Eligible Charges (after annual deductible)
Removal of Third Molars		20% (after annual deductible)	40% Eligible Charges (after annual 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.		
Health Education	Members receive reimbursement of the cost of approved wellness programs offered through local hospitals and organizations.**		
PRECERTIFICATION REQUIREMENT		By Physician	By Patient
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	
Autism Spectrum Disorders are covered pursuant to state mandates for groups with 51 or more employees.			
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.			
<i>Dependent Coverage Age Limit is 26</i>			
*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.			
*** The physician must bill the claim with a preventive diagnosis code in order to apply under preventive benefits coverage.			
This document neither affirmatively nor negatively amends, extends, or alters the terms of or the coverage afforded by policy referenced herein			
**Reimbursement for Weight Management programs is limited to \$350 per calendar year per member.			