



Summary of PPO Benefits

With your PPO, or Preferred Provider Organization, if you receive services from a provider who is in the PPO network, you'll receive the highest level of benefits. If you receive services from a provider who is not in the PPO network, you'll receive the lower level of benefits. In either case, you coordinate your own care. There is no requirement to select a Primary Care Physician (PCP) to coordinate your care. Below are specific benefit levels that apply during your benefit period.

Benefit	Network	Out-of-Network
Benefit Period ①	Calendar Year	
Deductible (per benefit period)		
Individual	None	\$250
Family	None	\$500
Plan Payment Level – Based on the provider's reasonable charge (PRC)	80% until out-of-pocket maximum is met, then 100%	60% after deductible until out-of-pocket maximum is met, then 100%
Out-of-Pocket Maximums		
Individual	\$1,000	\$2,000
Family	\$2,000	\$4,000
Lifetime Maximum (per person)	Unlimited	\$300,000
Physician Office Visits	100% after \$10 copayment	60% after deductible
Preventive Care		
<i>Adult</i>		
Routine physical exams (office visit only)	100% after \$10 copayment	Not covered
Adult Immunizations	100%	60% after deductible
Routine gynecological exams, including a PAP Test	100% after \$10 copayment	60% (deductible/lifetime maximum does not apply)
Mammograms, annual routine and medically necessary	100%	60% after deductible
<i>Pediatric</i>		
Routine physical exams (office visit only)	100% after \$10 copayment	Not Covered
Pediatric immunizations	100%	60% (deductible/lifetime maximum does not apply)
Emergency Room Services	100% after \$20 copayment (waived if admitted)	
Spinal Manipulations	80%	60% after deductible Limit: 25 visits/calendar year
Physical Medicine	80%	60% after deductible
Speech Therapy	80%	
Occupational Therapy	80%	
Allergy Extracts and Injections	80%	60% after deductible
Ambulance	80%	
Assisted Fertilization Procedures	Not Covered	
Dental Services Related to Accidental Injury	80%	60% after deductible
Diabetes Treatment	80%	60% after deductible
Diagnostic Services (including routine)	80%	60% after deductible
<i>Advanced Imaging</i> (MRI, CAT Scan, PET scan, etc.)		
<i>Basic Diagnostic Services</i> (standard imaging, diagnostic medical, lab/pathology, allergy testing)	80%	60% after deductible
Durable Medical Equipment, Orthotics and Prosthetics	80%	
Enteral Formulae	80%	60% (deductible does not apply)
Home Infusion Therapy	80%	
Home Health Care	80%	
Hospice	80%	
Hospital Services – Inpatient	80%	60% after deductible
Hospital Services – Outpatient	80%	60% after deductible

Benefit	Network	Out-of-Network
Infertility Counseling, Testing and Treatment ^②	80%	60% after deductible
Maternity (facility & professional services)	80%	60% after deductible
Medical/Surgical Expenses (Except Office Visits)	80%	60% after deductible
Mental Health – Inpatient ^③	80%	60% after deductible
Mental Health – Outpatient ^③	80%	50% after deductible
Private Duty Nursing		80%
Respiratory Therapy		80%
Skilled Nursing Facility Care		80%
Substance Abuse – Inpatient Detoxification	80%	60% after deductible
	Limit: 7 days/admission; 4 admissions/lifetime	
Substance Abuse – Inpatient Rehabilitation	80%	60% after deductible
	Limit: 30 days/benefit period; 90 days/lifetime	
Substance Abuse – Outpatient	80%	50% after deductible
	Limit: 60 visits/benefit period; 120 visits/lifetime	
Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	80%	60% after deductible
Transplant Services	80%	60% after deductible
Precertification Requirements	Performed by Member ^④	
Premier Prescription Drug Program (Defined by Premier Gold Pharmacy Network - Not Physician Network)	Retail – 34-day supply Mail Order – 90 day supply Mandatory Generic ^⑥	
Option A	Retail \$5 copayment generic \$10 copayment brand	Mail Order \$10 copayment generic \$20 copayment brand
Option B	Retail \$5 copayment generic \$15 copayment brand	Mail Order \$10 copayment generic \$30 copayment brand
Option C	Retail \$10 copayment generic \$20 copayment brand	Mail Order \$20 copayment generic \$40 copayment brand
Option D	Retail \$10 copayment generic \$20 copayment brand formulary ^⑤ \$35 copayment non-formulary	Mail Order \$20 copayment generic \$40 copayment brand formulary ^⑤ \$70 copayment non-formulary

Questions? Call 1-800-215-7865 Reference Code: XXXXXXX
For Providers in your area call 1-800-810-BLUE

- ① Your group's benefit period is based on a Calendar Year which runs from January 1 to December 31.
- ② Treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy is covered.
- ③ State mandated benefits (30 inpatient days and 60 outpatient visits annually with the right to exchange inpatient days for outpatient visits on a one-for-two basis) may apply to a diagnosis of serious mental illness. Serious mental illnesses include: schizophrenia, schizo-affective disorder, major depressive disorder, bipolar disorder, obsessive compulsive disorder, panic disorder, anorexia nervosa, bulimia nervosa, delusional disorder. Once mental health limits are exhausted, both inpatient and outpatient serious mental illness services must be provided by a network provider (see above-referenced benefits for plan limits).
- ④ Member is required to contact Highmark Health Care Management Services prior to a planned inpatient admission or within 48 hours of an emergency or maternity-related admission. 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.
- ⑤ The formulary is an extensive list of Food and Drug Administration (FDA) approved prescription drugs selected for their quality, safety and effectiveness. It includes products in every major therapeutic category. The formulary was developed by the Highmark Pharmacy and Therapeutics Committee made up of clinical pharmacists and physicians. Your program includes coverage for both formulary and non-formulary drugs at the specific copayment or coinsurance amounts listed above.
- ⑥ The member is responsible for the payment differential when a generic drug is authorized by the physician and the patient elects to purchase a brand drug. The member payment is the price difference between the brand drug and generic drug in addition to the brand drug copayment or coinsurance amounts, which may apply.