

Summary of PPOBlue 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.

Intermediate Unit # 1 Health Insurance Consortium

Plan N

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)	100%	80% after deductible
Out-of-Pocket Maximums (Once met, plan payment level becomes 100%)		
Individual	None	\$1,000
Family	None	\$2,000
Lifetime Maximum (per person)	Unlimited	\$300,000
Primary Care Physician Office Visits	100% after \$10 copayment	80% after deductible
Specialist Office Visits	100% after \$10 copayment	80% after deductible
Preventive Care		
<i>Adult</i>		
Routine physical exams	100% after \$10 copayment	Not Covered
Adult Immunizations	100%	80% after deductible
Routine gynecological exams, including a Pap Test	100% after \$10 copayment	80% (deductible does not apply)
Mammograms, annual routine and medically necessary	100%	80% after deductible
<i>Pediatric</i>		
Routine physical exams	100% after \$10 copayment	Not Covered
Pediatric immunizations	100%	80% (deductible does not apply)
Emergency Room Services	100% after \$25 copayment (waived if admitted)	
Spinal Manipulations	100% after \$10 copayment	80% after deductible
Physical Medicine	100%	80% after deductible
Speech Therapy	100%	80% after deductible
Occupational Therapy	100%	80% after deductible
Allergy Extracts and Injections	100%	80% after deductible
Ambulance	100%	
Assisted Fertilization Procedures	Not Covered	
Dental Services Related to Accidental Injury	100%	80% after deductible
Diabetes Treatment	100%	80% after deductible
Diagnostic Services (including routine)		
<i>Advanced Imaging</i> (MRI, CAT Scan, PET scan, etc.)	100%	80% after deductible
<i>Basic Diagnostic Services</i> (standard imaging, diagnostic medical, lab/pathology, allergy testing)	100%	80% after deductible
Durable Medical Equipment, Orthotics and Prosthetics	100%	80% after deductible
Enteral Formulae	100%	80% (deductible does not apply)
Home Infusion Therapy	100%	
Home Health Care	100%	80% after deductible
Hospice	100%	80% after deductible
Hospital Services – Inpatient	100%	80% after deductible
Hospital Services – Outpatient	100%	80% after deductible
Infertility Counseling, Testing and Treatment (2)	100%	80% after deductible
Maternity (facility & professional services)	100%	80% after deductible

Benefit	Network	Out-of-Network
Medical/Surgical Expenses (Except Office Visits)	100%	80% after deductible
Mental Health - Inpatient (3)	100% Unlimited days/benefit period	80% after deductible Unlimited days/benefit period
Mental Health - Outpatient (3)	100% Unlimited visits/benefit period	50% after deductible Unlimited visits/benefit period
Private Duty Nursing	100%	
Respiratory Therapy	100%	
Skilled Nursing Facility Care	100%	80% after deductible
Substance Abuse – Inpatient Detoxification	100% Limit: 7 days/admission; 4 admissions/lifetime	80% after deductible
Substance Abuse – Inpatient Rehabilitation	100% Limit: 30 days/benefit period; 90 days/lifetime	80% after deductible
Substance Abuse – Outpatient	100% Limit: 60 visits/benefit period; 120 visits/lifetime	50% after deductible
Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	100%	80% after deductible
Transplant Services	100%	80% after deductible
Precertification Requirements (4)	Yes	
Prescription Drug Deductible		
Individual	None	
Family	None	
Premier Prescription Drug Program	<p><i>Defined by Premier Gold Pharmacy Network - Not Physician Network. (Prescriptions filled at a non-network pharmacy are not covered.)</i></p> <p>Retail Drugs \$5 generic copayment \$15 brand copayment Mandatory Generic(5) 34-day Supply or 100 units, whichever is greater</p> <p>Maintenance Drugs through Mail Order \$10 generic copayment \$30 brand copayment Mandatory Generic(5) 90-day Supply</p>	

Questions? Call 1-800-215-7865

Reference Code: P0030407

(Please have your Reference Code ready when you call.)

- (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 may or may not be covered depending on your group's prescription drug program.
- (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) Highmark Healthcare Management Services (HMS) must be contacted prior to a planned inpatient admission or within 48 hours of an emergency or maternity-related 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, you will be responsible for payment of any costs not covered.
- (5) You are responsible for the payment differential when a generic drug is authorized by your doctor and you elect to purchase a brand name drug. Your payment is the price difference between the brand name drug and generic drug in addition to the brand name drug copayment or coinsurance amounts, which may apply.