

## Summary of Smart PPOBlue \$1,250 90/70 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
<b>Benefit Period</b> <sup>(1)</sup>	Contract Year	
<b>Deductible</b> (per benefit period)		
Individual	\$1,250	\$2,500
Family	\$2,500	\$5,000
<b>Plan Payment Level</b> – Based on the provider's reasonable charge (PRC)	90% after deductible	70% after deductible
<b>Out-of-Pocket Maximums</b> (Once met, plan payment level becomes 100%)		
Individual	\$1,500	\$3,000
Family	\$3,000	\$6,000
<b>Lifetime Maximum</b> (per person)	Unlimited	
<b>Primary Care Physician Office Visits</b>	100% after \$25 copayment	70% after deductible
<b>Specialist Office Visits</b>	100% after \$35 copayment	70% after deductible
<b>Preventive Care</b> <sup>(2)</sup>		
<b>Routine Adult</b>		
Physical exams	100%	Not Covered
Adult immunizations	100%	70% after deductible
Colorectal cancer screening	100%	70% after deductible
Routine gynecological exams, including a Pap Test	100%	70% (deductible does not apply)
Mammograms, annual routine and medically necessary	100%	70% after deductible
Diagnostic services and procedures	100%	70% after deductible
<b>Routine Pediatric</b>		
Physical exams	100%	Not Covered
Pediatric immunizations	100%	70% (deductible does not apply)
Diagnostic services and procedures	100%	70% after deductible
<b>Emergency Room Services</b>	90% (deductible does not apply)	
<b>Spinal Manipulations</b>	90% (deductible does not apply)	70% after deductible
	Limit: 20 visits/benefit period	
<b>Physical Medicine</b>	90% (deductible does not apply)	70% after deductible
	Limit: 20 visits/benefit period	
<b>Speech Therapy</b>	90% (deductible does not apply)	70% after deductible
	Limit: 20 visits/benefit period	
<b>Occupational Therapy</b>	90% (deductible does not apply)	70% after deductible
	Limit: 20 visits/benefit period	
<b>Allergy Extracts and Injections</b>	90% after deductible	70% after deductible
<b>Ambulance</b>	90% after network deductible	
<b>Assisted Fertilization Procedures</b>	Not Covered	
<b>Dental Services Related to Accidental Injury</b>	90% after deductible	70% after deductible
<b>Diabetes Treatment</b>	90% after deductible	70% after deductible
<b>Diagnostic Services</b>		
<b>Advanced Imaging</b> (MRI, CAT, PET scan, etc.)	90% after deductible	70% after deductible
<b>Basic Diagnostic Services</b> (standard imaging, diagnostic medical, lab/pathology, allergy testing)	90% after deductible	70% after deductible
<b>Durable Medical Equipment, Orthotics and Prosthetics</b>	90% after deductible	70% after deductible
<b>Enteral Formulae</b>	90% (deductible does not apply)	70% (deductible does not apply)
<b>Home Infusion Therapy</b>	90% after network deductible	
<b>Home Health Care</b>	90% after deductible	70% after deductible
<b>Hospice</b>	90% after deductible	70% after deductible
<b>Hospital Services</b>		
Inpatient	90% after deductible	70% after deductible
Outpatient	90% after deductible	70% after deductible
<b>Infertility Counseling, Testing and Treatment</b> <sup>(3)</sup>	90% after deductible	70% after deductible
<b>Maternity</b> (non-preventive facility & professional services)	90% after deductible	70% after deductible
<b>Medical/Surgical Expenses</b> (except office visits)	90% after deductible	70% after deductible
<b>Mental Health</b>		
Inpatient	90% after deductible	70% after deductible
Outpatient	90% after deductible	70% after deductible
<b>Private Duty Nursing</b>	90% after network deductible	
<b>Respiratory Therapy</b>	90% after network deductible	
<b>Skilled Nursing Facility Care</b>	90% after deductible	70% after deductible
		Limit: 100 days/benefit period
<b>Substance Abuse</b>		
Inpatient Detoxification	90% after deductible	70% after deductible
Inpatient Rehabilitation	90% after deductible	70% after deductible
Outpatient	90% after deductible	70% after deductible

<b>Benefit</b>	<b>Network</b>	<b>Out-of-Network</b>
<b>Therapy Services</b> (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	90% after deductible	70% after deductible
<b>Transplant Services</b>	90% after deductible	70% after deductible
<b>Precertification Requirements</b> (4)	Yes	
<b>Prescription Drug Deductible</b> Individual Family	None per Contract year None per Contract year	
<b>Premier Prescription Drug Program</b> Mandatory Generic(5) <i>Defined by Premier Pharmacy Network - Not Physician Network. Prescriptions filled at a non-network pharmacy are not covered.</i>	<b>Retail Drugs (31/60/90-day Supply)</b> \$8/\$16/\$24 generic copayment \$40/\$80/\$120 brand copayment  <b>Maintenance Drugs through Mail Order (90-day Supply)</b> \$16 generic copayment \$80 brand copayment	

- (1) Your group's benefit period is based on a Contract Year. The Contract Year is a consecutive 12-month period beginning on your employer's renewal date. Contact your employer to determine the renewal date applicable to your program.
- (2) Services are limited to those listed on the Highmark Preventive Schedule. Gender, age and frequency limits may apply.
- (3) 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.
- (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) Prescriptions are covered as long as they are listed on the prescription drug formulary applicable to your plan. To obtain a prescription medication that is not included on this formulary, your doctor must complete the 'Prescription Drug Medication Request Form' and return it to the Pharmacy Affairs Department for clinical review. Under the mandatory generic provision, you are responsible for the payment differential when a generic drug is available and you or your doctor specifies a brand name drug. Your payment is the price difference between the brand name drug and the generic drug in addition to the brand name drug copayment or coinsurance amounts, which may apply.