

# Medical Benefit Highlights

## Personal Choice Modified Personal Choice 320 School Dist. Of Phila

Covered Services	Your Costs (You pay)	
Benefits per Calendar Year	In-Network	Out-of-Network
Deductible (Embedded) <sup>1</sup> Individual/Family	\$300/\$900	\$750/\$2,250
Out-of-Pocket Maximum (Embedded) <sup>2</sup> Individual/Family	\$6,350/\$12,700	Not Applicable/Not Applicable
Coinsurance	10%	30%
<b>Preventive Services</b>		
Preventive Care	No charge no deductible	30% no deductible
Preventive Colonoscopy Preventive Plus Providers Hospital Based	No charge no deductible No charge no deductible	Not covered 30% no deductible
<b>Physician Services</b>		
Primary Care Physician (PCP) Office Visit	\$20 no deductible	30% after deductible
Specialist Office Visit	\$30 no deductible	30% after deductible
Retail Health Clinic Visit	\$20 no deductible	30% after deductible
Telemedicine	No charge no deductible	Not covered
Urgent Care Visit	\$50 no deductible	30% after deductible
<b>Therapy Services</b>		
Physical Therapy (60 visits/year) <sup>3</sup> Freestanding Hospital Based	\$30 no deductible \$30 no deductible	30% after deductible 30% after deductible
Occupational Therapy (60 visits/year) <sup>3</sup> Freestanding Hospital Based	\$30 no deductible \$30 no deductible	30% after deductible 30% after deductible
Speech Therapy (60 visits/year) <sup>3</sup>	\$30 no deductible	30% after deductible
<b>Emergency Services</b>		
Emergency Room (copay waived if admitted)	\$100 no deductible	Covered at In-Network level
Emergency Ambulance Non-Emergency Ambulance	No charge after deductible 10% after deductible	Covered at In-Network level 30% after deductible
<b>Hospital Services</b>		
Inpatient Hospital Services (In-Network: 365 days/year; Out-of-Network: 70 days/year) <sup>5</sup>	10% after deductible	30% after deductible
Maternity Hospital Services <sup>5</sup> Inpatient Professional Services (includes Maternity)	10% after deductible 10% after deductible	30% after deductible 30% after deductible
<b>Outpatient Surgery</b>		
Freestanding Hospital Based Outpatient Professional Services	10% after deductible 10% after deductible 10% after deductible	30% after deductible 30% after deductible 30% after deductible

<b>Outpatient Diagnostics</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Diagnostic Medical (EKG)	10% after deductible	30% after deductible
Routine Radiology (X-Ray)		
Freestanding	10% after deductible	30% after deductible
Hospital Based	10% after deductible	30% after deductible
Advanced Imaging (MRI/MRA,CT/CTA Scan, PET Scan)		
Freestanding	10% after deductible	30% after deductible
Hospital Based	10% after deductible	30% after deductible
<b>Outpatient Lab and Pathology</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Freestanding	No charge no deductible	30% after deductible
Hospital Based	No charge no deductible	30% after deductible
<b>Other Medical Services</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Acupuncture (18 visits/year)	\$30 no deductible	30% after deductible
Spinal Manipulations (30 visits/year) <sup>4</sup>	\$30 no deductible	30% after deductible
Standard Injectables	10% after deductible	30% after deductible
Allergy Injections	No charge no deductible	30% after deductible
Biotech/Specialty Injectables	10% after deductible	30% after deductible
Chemotherapy	10% after deductible	30% after deductible
Dialysis	10% after deductible	30% after deductible
Skilled Nursing Facility	10% after deductible	30% after deductible
Home Health	10% after deductible	30% after deductible
Hospice	10% after deductible	30% after deductible
Durable Medical Equipment (DME)	10% after deductible	30% after deductible
Mental Health – Outpatient (includes serious mental illness and substance abuse)	\$30 no deductible	30% after deductible
Mental Health – Inpatient (includes serious mental illness and substance abuse) <sup>5</sup>	10% after deductible	30% after deductible

<sup>1</sup> Embedded deductible: Each covered family member only needs to satisfy his or her individual deductible, not the entire family deductible, prior to receiving plan benefits.

<sup>2</sup> Embedded out-of-pocket maximum: Each covered family member only needs to satisfy his or her individual out-of-pocket maximum, not the entire family out-of-pocket maximum.

<sup>3</sup> Physical Therapy, Occupational Therapy, and Speech Therapy combined visit limit in and out-of-network.

<sup>4</sup> Combined in and out of network.

<sup>5</sup> Inpatient hospital out of network day limit combined for all inpatient medical, maternity, mental health, serious mental illness, and substance abuse services.



The Personal Choice® Preferred Provider Organization (PPO) gives you freedom of choice by allowing you to select your own doctors and hospitals. You maximize your coverage by accessing care through Personal Choice's network of hospitals, doctors, and specialists, or by accessing care through preferred providers who participate in the BlueCard® PPO program. If you access care from a provider who does not participate in our network, you will have higher out-of-pocket costs and may have to submit your claim for reimbursement.

This summary represents only a partial listing of benefits and exclusions of the Medical Program described in this summary. If your employer purchases another program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by medical policy. As a result, this managed care plan may not cover all of your health care expenses. Read your contract/member benefit booklet carefully for a complete listing of terms, limitations, and exclusions of the program. For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.ibx.com/LGBooklet](http://www.ibx.com/LGBooklet) or call **1-800-ASK-BLUE** (TTY: 711).

Benefits may be changed by Independence Blue Cross to comply with applicable federal/state laws and regulations.

Certain services require preapproval/precertification by the health plan prior to being performed. To obtain a list of services that require authorization, please log on to <http://www.ibx.com/preapproval> or call the phone number that is listed on the back of your identification card.

Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross - Independent licensees of the Blue Cross and Blue Shield Association. [www.ibx.com](http://www.ibx.com)