

# Your Summary of Benefits



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Evansville Vanderburgh School Corporation  
 Blue Access® (PPO) - \$250 PPO  
 Effective July 1, 2014

| Covered Benefits  | Network   | Non-Network                                   |
|---|---|---|
| <b>Deductible (Single/Family)</b>   | \$250/\$750                                     | \$500/\$1,500                                 |
| <b>Out-of-Pocket Limit (Single/Family)</b>  | \$2,000/\$4,000                                 | \$4,000/\$8,000                               |
| <b>Physician Home and Office Services (PCP/SCP)</b><br>Primary Care Physician (PCP)/<br>Specialty Care Physician (SCP)<br>Including Office Surgeries and allergy serum: <ul style="list-style-type: none"> <li>allergy injections (PCP and SCP)</li> <li>allergy testing</li> <li>MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, non-maternity related Ultrasounds, and pharmaceutical products</li> </ul>                                  | \$40/\$40<br><br><br>\$5<br>20%<br>20%          | 40%<br><br><br>40%<br>40%<br>40%              |
| <b>Preventive Care Services</b><br>Services included but not limited to: Routine medical exams, Mammograms, Pelvic Exams, Pap testing, PSA tests, Immunizations <sup>1</sup> , Annual diabetic eye exam, Hearing screenings and Vision screenings <ul style="list-style-type: none"> <li>Physician Home and Office Visits (PCP/SCP)</li> <li>Other Outpatient Services @ Hospital /Alternative Care Facility</li> </ul>                                     | NCS   | 40%   |
| <b>Emergency and Urgent Care</b><br><b>Emergency Room Services</b> <ul style="list-style-type: none"> <li>facility/other covered services (copayment waived if admitted)</li> </ul> <b>Urgent Care Center Services</b> <ul style="list-style-type: none"> <li>MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, non-maternity related Ultrasounds, and pharmaceutical products</li> <li>Allergy injections</li> <li>Allergy testing</li> </ul> | \$250/20%<br><br>\$100<br>20%<br><br>\$5<br>20% | \$250/20%<br><br>40%<br>40%<br><br>40%<br>40% |
| <b>Inpatient and Outpatient Professional Services</b><br>Include, but are not limited to: <ul style="list-style-type: none"> <li>Medical Care visits (1 per day), Intensive Medical Care, Concurrent Care, Consultations, Surgery and administration of general anesthesia and Newborn exams</li> </ul>   | 20%   | 40%   |

Blue 7.0

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|--|---|---|
| <b>Behavioral Health Services</b><br><b>Mental Illness and Substance Abuse<sup>2</sup>:</b> <ul style="list-style-type: none"> <li>Inpatient Facility Services</li> <li>Inpatient Professional Services</li> <li>Physician Home and Office Visits (PCP/SCP)</li> <li>Other Outpatient Services, Outpatient Facility @ Hospital/Alternative Care Facility, Outpatient Professional</li> </ul>   | 20%<br>20%<br>\$40/\$40<br>20%  | 40%   |
| <b>Human Organ and Tissue Transplants<sup>3</sup></b> <ul style="list-style-type: none"> <li>Acquisition and transplant procedures, harvest and storage</li> </ul>   | NCS   | 50%   |
| <b>Prescription Drug Options:</b><br><b>Network Tier structure equals 1/2/3 (and 4, if applicable)</b> <ul style="list-style-type: none"> <li><b>Network Retail Pharmacies:</b> (30-day supply)<br/>Includes diabetic test strip</li> <li><b>Home Delivery Service:</b> (90-day supply)<br/>Includes diabetic test strip</li> </ul><br><b>Medicare Rx - Wrap</b><br><b>Specialty Medications</b> must be obtained via our Specialty Pharmacy network in order to receive network level benefits<br>Specialty medications are limited to 30 day supply regardless of whether they are retail or mail order. | \$10/\$30/\$60<br><br>\$10/\$75/\$180<br><br>Out of Pocket Limit None | 50%, min \$60 <sup>4</sup><br><br>Not covered |
| <b>Lifetime Maximum</b><br>Medical<br>Surgical Treatment of Morbid Obesity   | Unlimited<br>Not covered  | Unlimited<br>Not covered                      |

**Notes:**

- All medical deductibles, copayments and coinsurance apply toward the out-of-pocket maximum (excluding Prescription Drug cost share options and Non-Network Human Organ and Tissue Transplant (HOTT) Services)
- Prescription Drug deductibles/copayments/coinsurance and Non-network Human Organ and Tissue Transplants are excluded from the out-of-pocket limit.
- Deductible(s) apply only to covered medical services listed with a percentage (%) coinsurance, including 0%. However, the deductible does not apply to Emergency Room Services where a copayment and coinsurance applies and may not apply to some Behavioral Health services where coinsurance applies.
- Dependent age: to end of the month which the child attains age 26
- Specialist copayment is applicable to all Specialists excluding General Physicians, Internist, Pediatricians, OB/GYNs and Geriatrics or any other Network Provider as allowed by the plan.
- When allergy injections are rendered with a Physicians Home and Office Visit, only the Office Visit cost share applies. When the Office Visit cost share is a % coinsurance, deductible and coinsurance apply to allergy injections.
- NCS (No Cost Share) means no deductible/copayment/coinsurance up to the maximum allowable amount.
- PCP is a Network Provider who is a practitioner that specializes in family practice, general practice, internal medicine, pediatrics, obstetrics/gynecology, geriatrics or any other Network provider as allowed by the plan.
- SCP is a Network Provider, other than a Primary Care Physician, who provides services within a designated specialty area of practice.



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- Certain diabetic and asthmatic supplies have no deductible/copayment/coinsurance up to the maximum allowable amount at network pharmacies except diabetic test strips.
- Benefit period = calendar year
- Prosthetic limbs are unlimited and do not apply to the Plan Lifetime Maximum.
- Mammograms (Diagnostic) are no copayment/coinsurance in Network office and outpatient facility settings.
- Behavioral Health Services: Mental Health and Substance Abuse benefits provided in accordance with Federal Mental Health Parity.
- Preventive Care Services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits are covered.
- Infertility: Covered Medical and Surgical Treatment is paid based on place of service to a lifetime maximum that is unlimited. The coinsurance is included in the out of pocket maximum. Prescription Drugs covered with no calendar year maximum.

<sup>1</sup> These covered services are not subject to the deductible/copayment if you have a flat dollar copayment and if rendered without and office visit.

<sup>2</sup> We encourage you to review the Schedule of Benefits for limitations.

<sup>3</sup> Kidney and Cornea are treated the same as any other illness and subject to the medical benefits.

<sup>4</sup> Rx non-network diabetic/asthmatic supplies not covered except diabetic test strips.

#### Precertification:

Members are encouraged to always obtain prior approval when using non-network providers. Precertification will help the member know if the services are considered not medically necessary.

Pre-existing Exclusion Period: None

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

This benefit overview is for illustrative purposes and some content may be pending Indiana Department of Insurance approval

This summary of benefits is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate, and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.