

Participating Provider Option PPO



Effective 10/1/2010

Rich Township High School District 227

BENEFIT HIGHLIGHTS

PPO Network

This provides only highlights of the benefit plan. After enrollment, members will receive a Certificate that more fully describes the terms of coverage.

Program Basics

PPO
(In-Network)

Non-PPO
(Out-of-Network)

Lifetime Benefit Maximum

Per individual

Unlimited

Individual Coverage Deductible

Program deductible does not apply to services that have a copayment.

\$350

\$600

Family Coverage Deductible

The family deductible maximum is equal to three individual deductibles.

3x individual

Individual Coverage Out-of-Pocket Expense (OPX) Limit

The amount of money that any individual will have to pay toward covered health care expenses during any one calendar year. The following items will not be applied to the out-of-pocket expense limit:

- Copayments
- Reductions in benefits due to non-compliance with utilization management program requirements
- Charges that exceed the eligible charge or the Schedule of Maximum Allowances (SMA)
- Services that are asterisked below (*)

\$1,750

\$5,500

Family Coverage Out-of-Pocket Expense (OPX) Limit

3x individual

Prescription Drug Card (Retail and Mail Service)

Please refer to the *Outpatient Prescription Drug Highlights Sheet* for the covered benefits.

Physician Services

Physician Office Visits

One copayment per person per day. Surgeries, therapies, and certain diagnostic procedures performed in a physician's office may be subject to the deductible and/or coinsurance including mental health and substance abuse services.

\$20 copay,
then 100%

80% after deductible

Preventive Health Screenings

Routine annual physicals, well-baby exam, annual vision and hearing exams, immunizations, and other preventive health services as determined by the US Preventive Services Task Force.

covered at 100%

80%, after deductible

Maternity Services

Copayment applies to first prenatal visit (per pregnancy). All other maternity physician covered services are paid the same as Medical / Surgical Services.

\$20 copay,
then 100%

80% after deductible

Medical / Surgical Services

Coverage for surgical procedures, inpatient visits, therapies, and other physician services.

90% after deductible

80% after deductible

Hospital Services

Hospital Admission Deductible

Per admission, per individual

\$0

\$0

Inpatient Hospital Services

Coverage includes services received in a hospital, skilled nursing facility, coordinated home care and hospice, including mental health and substance abuse services. Room allowances based on the hospital's most common semi-private room rates.

90% after deductible

70% after deductible

Outpatient Hospital Services

Coverage for services includes, but is not limited to outpatient or ambulatory surgical procedures, x-ray, lab tests, chemotherapy, radiation therapy, renal dialysis, and mammograms performed in a hospital or ambulatory surgical center, including mental health and substance abuse services. *Routine mammograms performed in an in-network outpatient hospital setting are payable at 100%, no deductible will apply.

90% after deductible

70% after deductible

Hospital Services Cont'd.

Outpatient Emergency Care (Accident or Illness)

\$50 copay,
then 100%

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Additional Services

Muscle Manipulation Services*

Coverage for spinal and muscle manipulation services provided by a physician or chiropractor. Related office visits are paid the same as other Physician Office Visits.
\$1,000 maximum per calendar year.

90% after deductible

80% after deductible

Therapy Services – Speech, Occupational and Physical*

Coverage for services provided by a physician or therapist.
\$36,000 maximum allowed for Applied Behavioral Analysis (ABA Therapy) used for the treatment of Autism Spectrum Disorders

90% after deductible

80% after deductible

Temporomandibular Joint (TMJ) Dysfunction and Related Disorders*

90% after deductible

80% after deductible

Other Covered Services

- Private duty nursing* (please refer to certificate for details)
- Naprapathic services* - \$1,000 maximum per benefit year
- Blood and blood components
- Ambulance services
- Medical supplies

80% after deductible

See paragraph below regarding Schedule of Maximum Allowances (SMA).

* Does not apply to any out-of-pocket limits

Durable Medical Equipment (DME) is a covered benefit. Please refer to Certificate for details.

Optometrists, Orthotic, Prosthetic, Pedorthists, Registered Surgical Assistants, Registered Nurse First Assistants and Registered Surgical Technologists are covered providers. Please refer to Certificate for details.

Discounts on Eye Exams, Prescription Lenses and Eyewear

Members can present their ID cards to receive discounts on eye exams, prescription lenses and eyewear. To locate participating vision providers, log into Blue Access® for Members (BAM) at www.bcbsil.com/member and click on the BlueExtras Discount Program link.

Blue Care Connection (BCC)

When members receive covered inpatient hospital services, outpatient mental health and substance abuse services (MHSA), coordinated home care, skilled nursing facility or private duty nursing from a participating provider, the member will be responsible for contacting either the BCC or MHSA preauthorization line, as applicable. You must call one day prior to any hospital admission and/or outpatient MH/SA service or within 2 business days after an emergency medical or maternity admission. Failure to contact the applicable preauthorization line will result in benefits being reduced by \$1,000 (please refer to your benefit booklet for information regarding benefit reductions).

Note: Outpatient Mental Health Substance Abuse preauthorization is effective for services on or after January 1, 2011.

Schedule of Maximum Allowances (SMA)

The Schedule of Maximum Allowances (SMA) is not the same as a Usual and Customary fee (U&C). Blue Cross and Blue Shield of Illinois' SMA is the maximum allowable charge for professional services, including but not limited to those listed under Medical/Surgical and Other Covered Services above. The SMA is the amount that professional PPO providers have agreed to accept as payment in full. Providers who do not participate in the PPO network are not obligated to accept the SMA as payment in full and may bill for the balance of their actual charge above and beyond the SMA. When members use PPO providers, they avoid any balance billing other than applicable deductible, coinsurance and/or copayment.

To Locate a Participating Provider: Visit our Web site at www.bcbsil.com/providers and use our Provider Finder® tool.

In addition, benefits for covered individuals who live outside Illinois will meet all extraterritorial requirements of those states, if any, according to the group's funding arrangements.

Prescription Drug Card



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Program Basics

Payment Options (Generic / Formulary Brand / Non-Formulary Brand) / Specialty

Retail

Copayments are for up to a 34-day supply at a contracting retail pharmacy, including diabetic supplies: blood glucose test stripes, diagnostic agents used with urine testing, glucagon.

\$10/\$20/\$35

Mail Service

Maintenance medications are available for up to a 90-day supply and are subject to the appropriate copayment amount, including diabetic supplies: blood glucose test stripes, diagnostic agents used with urine testing, glucagon.

\$10/\$20/\$35

Contraceptives

Available at retail and mail service at the appropriate copayment level based on drug classification.

As indicated above

Self-Injectibles

Available at retail and mail service at the appropriate copayment level.

As indicated above

*effective 1/1/10, members with a BCBSIL drug card will have lancets pay at a \$0 copay

Reimbursement for non-contracting pharmacies

Benefits at a non-contracting pharmacy are covered at 75% of the amount that would have been paid at a contracting pharmacy minus the appropriate copayment amount.

What is the Blue Cross and Blue Shield of Illinois formulary?

The BCBSIL formulary is a regularly updated list of preferred drugs determined by our Pharmacy and therapeutic Committee, a national panel comprised of individuals who hold a medical or pharmacy degree who evaluate U.S. Food and Drug Administration (FDA)-approved drugs based on comparative clinical standards, including efficacy, safety, uniqueness and cost-effectiveness. The formulary includes all generic drugs and select group of brand drugs. The BCBSIL formulary is "open," meaning that benefits are payable for drugs that are not on the formulary, but are subject to the highest copayment level.

How can I find out if a drug is on the formulary, and if it is a generic or a brand name drug?

As part of the enrollment literature, members may receive a list of some of the most commonly prescribed formulary drugs. If a particular drug does not appear on the list, members can:

- Refer to the pocket edition of the BCBSIL formulary.
- Visit the BCBSIL Web site at www.bcbsil.com.
- Discuss the most appropriate drug therapy with their physician or pharmacist. Using generic drugs whenever possible will help save money.

How can I find a contracting pharmacy?

Visit our Web site at www.bcbsil.com to find a contracting pharmacy.

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