

**State of Indiana – Traditional PPO
Blue AccessSM (PPO)
Summary of Benefits, Effective January 1, 2015**

Please note: As we receive additional guidance and clarification on federal health care reform from the U.S. Department of Health and Human Services, we may be required to make additional changes to your benefits.

Covered Benefits	Network	Non-Network
Deductible Family coverage requires the family deductible to be met before coinsurance applies. The single deductible does not apply to family coverage.	Single: \$750 Family: \$1500	Single: \$1500 Family: \$3000
Out-of-Pocket Limit (OOP) (Single/Family) Family coverage requires the family OOP to be met before 100% coverage applies. The single OOP does not apply to family coverage.	Single: \$3000 Family: \$6000	Single: \$6000 Family: \$12,000
Physician Home and Office Services Primary Care Physician (PCP)/Specialty Care Physician (SCP) Including office surgeries and allergy serum: <ul style="list-style-type: none"> allergy injections (PCP and SCP) and allergy testing non-routine mammograms diabetic education (regardless of outpatient setting) MRAs, MRIs, PETS, C-scans, nuclear cardiology imaging studies and non-maternity related ultrasounds 	30%	50%
Preventive Care Services Services include but are not limited to: Annual physical exams, pelvic exams, pap testing, PSA tests, immunizations, annual diabetic eye exam, routine vision and hearing exams <ul style="list-style-type: none"> Physician home and office visits (PCP/SCP) Other outpatient services @ hospital/alternative care facility Routine mammograms Screening colorectal cancer exam/laboratory testing All preventive services are limited to one of each service per year per covered member; if the office visit is billed separately or if the primary purpose of the office visit is not for the delivery of a preventive service, cost sharing may be imposed for the office visit	No deductible/coinsurance	50% (not subject to deductible)
Emergency and Urgent Care <ul style="list-style-type: none"> Emergency Room services @ hospital (facility/other covered services) Urgent Care Center services 	30%	30%
Maternity Services	30%	50%
Inpatient and Outpatient Professional Services Include but are not limited to: <ul style="list-style-type: none"> Medical care visits, intensive medical care, concurrent care, consultations, surgery and administration of general anesthesia and Newborn exams 	30%	50%
Inpatient Facility Services	30%	50%
Outpatient Surgery Hospital/Alternative Care Facility <ul style="list-style-type: none"> Surgery and administration of general anesthesia 	30%	50%
Other Outpatient Services (including but not limited to): <ul style="list-style-type: none"> Non-surgical outpatient services for example: MRIs, C-scans, chemotherapy, ultrasounds and other diagnostic outpatient services. Home care services (network/non-network combined) Unlimited visits (includes IV therapy) (No RN/LPN unless billed through a home health care agency) Durable medical equipment and orthotics (network/non-network combined) Unlimited benefit maximum (including medical supplies) Prosthetic devices unlimited benefit maximum for prosthetics received on an outpatient basis. (Surgical prosthetics do not apply) Physical medicine therapy day rehabilitation programs 	30%	50%
<ul style="list-style-type: none"> Hospice care Ambulance services 	30%	30%

Covered Benefits		Network	Non-Network
Outpatient Therapy Services (Combined network and non-network limits apply) <ul style="list-style-type: none"> Physician Home and Office Visits (PCP/SCP) Other outpatient services @ hospital/alternative care facility Physical therapy: 25 visits Occupational therapy: 25 visits Manipulation therapy: 12 visits Speech therapy: 25 visits 		30%	50%
Behavioral Health Services: Mental Health and Substance Abuse¹ <ul style="list-style-type: none"> Inpatient facility services Physician home and office visits (PCP/SCP) Other outpatient services @ hospital/alternative care facility Authorization of all inpatient psychiatric and substance abuse services is required. If authorization is not obtained, benefits will not be allowed.		30%	50%
Human Organ and Tissue Transplants² <ul style="list-style-type: none"> Acquisition and transplant procedures, harvest and storage 		30%	50%
Prescription Drug Coverage – THIS COVERAGE IS ADMINISTERED BY EXPRESS SCRIPTS³ Below benefits apply after medical deductible has been met; prescription expenses accumulate to the OOP maximum			
	Retail Rx (Up to a 30-day supply)	Mail Order Rx (Up to a 90-day supply)	
Preventive (mandated by the ACA)	\$0 (no deductible)	\$0 (no deductible)	
Generic	\$20 co-pay	\$40 co-pay	
Formulary	30% - minimum \$40, maximum \$60	30% - minimum \$80, maximum \$120	
Brand Non-Formulary	50% - minimum \$70, maximum \$90	50%, minimum \$140, maximum \$180	
Specialty	50%, minimum \$100, maximum \$175 (30 day supply maximum)		

Notes:

- Non-network human organ and tissue transplants are excluded from the out-of-pocket limits.
- Dependent Age: to end of the month which the child attains age 26
- No copayment/coinsurance means no deductible/copayment/coinsurance up to the maximum allowable amount. 0% means no coinsurance up to the maximum allowable amount. However, when choosing a non-network provider, the member is responsible for any balance due after the plan payment.
- Benefit Period = calendar year.
- Private Duty Nursing – limited to 82 visits/Calendar Year and 164 visits/lifetime.
- Skilled Nursing Facility – limited to 100 days.

¹We encourage you to contact our mental health subcontractor to assure the use of appropriate procedures, setting and medical necessity. Refer to Schedule of Benefits for limitations.

²Kidney and cornea are treated the same as any other illness and subject to the medical benefits

³PRESCRIPTION BENEFITS ADMINISTERED BY EXPRESS SCRIPTS. ANY QUESTIONS RELATED TO RX NEED TO BE DIRECTED TO (877)841-5241

Precertification:

- Members are encouraged to always obtain prior approval when using non-network providers. Precertification will help avoid any unnecessary reduction in benefits for non-covered or non-medically necessary services.

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.