

## Summary of PPOBlue Split Copayment 100/80 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.

### Municipal Employers Insurance Trust (MEIT)

| Benefit   | Network   | Out-of-Network   |
|---|---|--|
| <b>Benefit Period</b> Ⓢ   | Calendar Year                                   |  |
| <b>Deductible</b> (per benefit period)  |   |  |
| Individual  | None  | \$500  |
| Family  | None  | \$1,000  |
| <b>Plan Payment Level</b> – Based on the provider's reasonable charge (PRC)                             | 100%  | 80% after deductible until out-of-pocket maximum is met; then 100% |
| <b>Out-of-Pocket Maximums</b>   |   |  |
| Individual  |   | \$3,000  |
| Family  |   | \$6,000  |
| <b>Lifetime Maximum</b> (per person)  |   | \$2,000,000  |
| <b>Primary Care Physician Office Visits</b>   | 100% after \$20 copayment                       | 80% after deductible   |
| <b>Specialist Office Visits</b>   | 100% after \$40 copayment                       | 80% after deductible   |
| <b>Preventive Care</b>  |   |  |
| <i>Adult</i>  |   |  |
| Routine physical exams  | 100% after \$20 copayment                       | Not Covered  |
| Adult Immunizations   | 100%  | 80% after deductible   |
| Routine gynecological exams, including a PAP Test   | 100% after \$40 copayment                       | 80% (deductible does not apply)                                    |
| Mammograms, annual routine and medically necessary  | 100%  | 80% after deductible   |
| <i>Pediatric</i>  |   |  |
| Routine physical exams  | 100% after \$20 copayment                       | Not Covered  |
| Pediatric immunizations   | 100%  | 80% (deductible does not apply)                                    |
| <b>Emergency Room Services</b>  | 100% after \$100 copayment (waived if admitted) |  |
| <b>Spinal Manipulations</b>   | 100% after \$40 copayment                       | 80% after deductible   |
|   | Limit: 20 visits/benefit period                 |  |
| <b>Physical Medicine</b>  | 100% after \$40 copayment                       | 80% after deductible   |
|   | Limit: 20 visits/benefit period                 |  |
| <b>Speech Therapy</b>   | 100% after \$40 copayment                       | 80% after deductible   |
|   | Limit: 20 visits/benefit period                 |  |
| <b>Occupational Therapy</b>   | 100% after \$40 copayment                       | 80% after deductible   |
|   | Limit: 20 visits/benefit period                 |  |
| <b>Allergy Extracts and Injections</b>  | 100%  | 80% after deductible   |
| <b>Ambulance</b>  | 80%   | 80% (deductible does not apply)                                    |
| <b>Assisted Fertilization Procedures</b>  | Not Covered                                     |  |
| <b>Dental Services Related to Accidental Injury</b>   | 100%  | 80% after deductible   |
| <b>Diabetes Treatment</b>   | 100%  | 80% after deductible   |
| <b>Diagnostic Services (including routine)</b>  | 100%  | 80% after deductible   |
| <i>Advanced Imaging</i> (MRI, CAT Scan, PET scan, etc.)   |   |  |
| <i>Basic Diagnostic Services</i> (standard imaging, diagnostic medical, lab/pathology, allergy testing) | 100%  | 80% after deductible   |
| <b>Durable Medical Equipment, Orthotics and Prosthetics</b>   | 80%   | 80% after deductible   |
| <b>Enteral Formulae</b>   | 100%  | 80% (deductible does not apply)                                    |
| <b>Home Infusion Therapy</b>  | 100%  |  |
| <b>Home Health Care</b>   | 80%   | 80% after deductible   |
| <b>Hospice</b>  | 100%  | 80% after deductible   |
| <b>Hospital Services – Inpatient</b>  | 100%  | 80% after deductible   |

| <b>Benefit</b>  | <b>Network</b>  | <b>Out-of-Network</b>                |
|---|---|--------------------------------------|
| <b>Hospital Services – Outpatient</b>   | 100%  | 80% after deductible                 |
| <b>Infertility Counseling, Testing and Treatment<sup>②</sup></b>                                      | 100%  | 80% after deductible                 |
| <b>Maternity</b> (facility & professional)  | 100%  | 80% after deductible                 |
| <b>Medical/Surgical Expenses</b><br>(Except Office Visits)  | 100%  | 80% after deductible                 |
| <b>Mental Health – Inpatient<sup>③</sup></b>  | 100%  | 80% after deductible                 |
|   | Limit: 30 days/benefit period   |                                      |
| <b>Mental Health – Outpatient<sup>③</sup></b>   | 100% after \$40 copayment   | 80% after deductible                 |
|   | Limit: 20 visit/benefit period  |                                      |
| <b>Private Duty Nursing</b>   | 80%   | 80% (deductible does not apply)      |
| <b>Respiratory Therapy</b>  |   | 100%                                 |
| <b>Skilled Nursing Facility Care</b>  | 80%   | 80% after deductible                 |
|   | Limit: 100 days/benefit period  |                                      |
| <b>Substance Abuse – Inpatient Detoxification</b>   | 100%  | 80% after deductible                 |
|   | Limit: 7 days/admission; 4 admissions/lifetime  |                                      |
| <b>Substance Abuse – Inpatient Rehabilitation</b>   | 100%  | 80% after deductible                 |
|   | Limit: 30 days/benefit period; 90 days/lifetime   |                                      |
| <b>Substance Abuse – Outpatient</b>   | 100% after \$40 copayment   | 80% after deductible                 |
|   | Limit: 60 visits/benefit period; 120 visits/lifetime  |                                      |
| <b>Therapy Services</b> (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy & Dialysis) | 100%  | 80% after deductible                 |
| <b>Transplant Services</b>  | 100%  | 80% after deductible                 |
| <b>Precertification Requirements</b>  | Performed by Provider   | Performed by Member <sup>④</sup>     |
| <b>Prescription Drug Deductible</b><br>Individual<br>Family   |   | Per benefit period<br>\$100<br>\$200 |
| <b>Premier Prescription Drug Program</b>  | <b><i>Defined by Premier Gold Pharmacy Network - Not Physician Network.<br/>(Prescriptions filled at a non-network pharmacy are not covered.)</i></b><br><br><b>Retail Drugs</b><br>70% Plan payment<br>\$15 minimum/\$100 maximum member copayment per prescription<br>Mandatory Generic <sup>⑤</sup><br>31-day supply<br><br><b>Maintenance Drugs through Mail Order</b><br>70% Plan payment<br>\$30 minimum/\$200 maximum member copayment per prescription<br>Mandatory Generic <sup>⑤</sup><br>90-day Supply |                                      |

- ① Your group's benefit period is based on a Calendar Year. The Calendar 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 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.
- ③ State mandated benefits (30 inpatient days and 60 outpatient visits annually with the right to exchange inpatient days for outpatient visits on a one-for-two basis) may apply to a diagnosis of serious mental illness. Serious mental illnesses include: schizophrenia, schizo-affective disorder, major depressive disorder, bipolar disorder, obsessive compulsive disorder, panic disorder, anorexia nervosa, bulimia nervosa, delusional disorder. Once mental health limits are exhausted, both inpatient and outpatient serious mental illness services must be provided by a network provider (see above-referenced benefits for plan limits).
- ④ Member is required to contact Highmark Health Care Management Services prior to a planned inpatient admission or within 48 hours of an emergency or maternity-related admission. If this does not occur and it is later determined that all or part of the inpatient stay was not medically necessary or appropriate, the patient 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. Under the mandatory generic provision, the member is responsible for the payment differential when a generic drug is available and the **doctor or patient** specifies a brand name drug. The member payment is the price difference between the brand drug and the generic drug in addition to the brand drug copayment or coinsurance amounts which may apply.

12/05

*This is not intended as a Calendar of benefits. It is designed purely as a reference of the many benefits available under your program.*