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BlueCard[®] PPO Plan Benefits

Public Education Employees' Health Insurance Plan (PEEHIP)

BlueCard PPO
Group 14000

Effective January 1, 2015



**BlueCross BlueShield
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association

**Public Education Employees' Health Insurance Plan (PEEHIP)
Effective January 1, 2015**

BENEFIT	IN-NETWORK (PPO)	OUT-OF-NETWORK (NON-PPO)
INPATIENT HOSPITAL FACILITY SERVICES		
Deductibles and Copay	\$200 per admission deductible and a \$25 copay days 2-5.	\$200 per admission deductible and a \$25 copay days 2-5.
Inpatient Facility Coverage (including maternity) Note: Maternity benefits are not available to dependent children of any age.	Covered at 100% of the allowance for semi-private room and board, intensive care units, general nursing services and usual hospital ancillaries. Note: In Alabama, inpatient benefits for non-member hospitals are available only in cases of accidental injury.	Covered at 80% of the allowance for semi-private room and board, intensive care units, general nursing services and usual hospital ancillaries.
Preadmission Certification	All hospital admissions require preadmission certification (except emergency hospital admissions and maternity); notification within 48 hours for emergencies. For preadmission certification, call 1-800-354-7412. If preadmission certification is not obtained, no benefits are available.	
Individual Case Management	Coordinates care in the event of a catastrophic or lengthy illness or injury. For more information, call 1-800-821-7231.	
Disease Management	Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure and chronic obstructive pulmonary disease. Disease Management is provided by ActiveHealth for subscribers and covered spouses. For more information, call 1-855-294-6580. Disease Management is provided by Blue Cross and Blue Shield of Alabama for children and adult child dependents. For more information, call 1-888-841-5741.	
Baby Yourself	A prenatal wellness program highly recommended for all pregnancies. For more information, call 1-800-222-4379. You can also enroll online at www.behealthy.com . Note: The \$200 maternity admission deductible will be waived for all members who enroll in the Baby Yourself program within the first trimester of pregnancy, The \$25 copay will still apply for days 2-5 if applicable.	
OUTPATIENT HOSPITAL FACILITY SERVICES		
Surgery	Covered at 100% of the allowance subject to a \$150 facility copay.	Covered at 80% of the allowance subject to the calendar year deductible. In Alabama, out-of-network facilities are not covered.
Medical Emergency In-Area / Out-of-Area Emergency Room Facility Charge	Covered at 100% of the allowance subject to a \$150 facility copay if a true medical emergency. If the diagnosis does not meet medical emergency criteria, covered at 80% of the allowance subject to the calendar year deductible.	Covered at 100% of the allowance subject to a \$150 facility copay if a true medical emergency. If the diagnosis does not meet medical emergency criteria, covered at 80% of the allowance subject to the calendar year deductible.
Accidental Injury	Covered at 100% of the allowance with no deductible or copay required.	Covered at 100% of the allowance with no deductible or copay within 72 hours of the accident. Thereafter, covered at 80% of the allowance subject to the calendar year deductible.
Diagnostic Lab & Pathology	Covered at 100% of the allowance subject to a \$5 copay per test.	Covered at 80% of the allowance subject to the calendar year deductible.
Diagnostic X-ray	Covered at 100% of the allowance with no deductible or copay required.	Covered at 80% of the allowance subject to the calendar year deductible.
Hemodialysis	Covered at 100% of the allowance subject to a \$25 facility copay.	Covered at 80% of the allowance subject to the calendar year deductible.
IV Therapy, Chemotherapy and Radiation Therapy	Covered at 100% of the allowance subject to a \$25 facility copay.	Covered at 80% of the allowance subject to the calendar year deductible.
Note: In Alabama, outpatient benefits for non-member hospitals are available only in cases of accidental injury.		
PHYSICIAN SERVICES		
Office Visits and Outpatient Consultations	Covered at 100% of the allowance subject to a \$30 office visit copay.	Covered at 80% of the allowance subject to the calendar year deductible.
Emergency Room Physician Fees	Covered at 100% of the allowance subject to a \$30 visit copay.	Covered at 100% of the allowance subject to a \$30 visit copay.
Surgery and Anesthesia	Covered at 100% of the allowance with no deductible or copay.	Covered at 80% of the allowance subject to the calendar year deductible.
Inpatient Visits, Second Surgical Opinions and Inpatient Consultations	Covered at 100% of the allowance with no deductible or copay.	Covered at 80% of the allowance subject to the calendar year deductible.
Maternity	Covered at 100% of the allowance with no deductible or copay.	Covered at 80% of the allowance subject to the calendar year deductible.
Diagnostic Lab & Pathology Exams	Covered at 100% of the allowance. There is a \$5 copay per test.	Covered at 80% of the allowance subject to the calendar year deductible.
Diagnostic X-ray	Covered at 100% of the allowance with no deductible or copay.	Covered at 80% of the allowance subject to the calendar year deductible.

BENEFIT	IN-NETWORK (PPO)	OUT-OF-NETWORK (NON-PPO)
PREVENTIVE CARE SERVICES		
Routine Immunizations and Preventive Services	Covered at 100% of the allowance with no deductible or copay. See AlabamaBlue.com/preventiveservices for a listing of the specific immunizations and preventive services.	Not covered.
Additional Routine Preventive Services	Covered at 100% of the allowance with no deductible or copay: <ul style="list-style-type: none"> • Urinalysis (once by age 5 and once between ages 12 through 17) • CBC (once each calendar year) • Cholesterol Screening (once per calendar year for members age 18 and older) • Glucose Screening (once per calendar year for member age 18 and older) 	Not covered.
MENTAL HEALTH DISORDERS AND SUBSTANCE ABUSE		
Inpatient Facility Services	Covered at 100% of the allowance subject to the following copays: \$15 per day for days 10-14; \$20 per day for days 15-19; \$25 per day for days 20-24; \$30 per day for days 25-30. Covers up to 30 days per person each plan year (10/1-9/30). Inpatient Substance Abuse limited to one admission per plan year and a maximum of two admissions per lifetime. Mental Health and Substance Abuse days are aggregate. No rollover to Major Medical.	Covered at 100% of the allowance subject to a \$200 per admission deductible and a \$25 copay days 2-5. Provides coverage only for short-term crisis intervention and only until the patient is stable enough to be moved to a PPO hospital. Precertification is required.
Inpatient Physician Services	Covered at 80% of the allowance subject to the calendar year deductible. Coverage is available only during a covered admission up to 30 days per plan year.	Covered at 80% of the allowance subject to the calendar year deductible.
Outpatient Physician Services	Covered at 100% of the allowance subject to a \$10 copay per day for up to 20 outpatient visits per plan year at approved mental health facilities.	Covered at 50% of the allowance subject to the calendar year deductible. Limited to 10 visits each plan year.*
GENERAL PROVISIONS		
Calendar Year Deductible for Major Medical Services	\$300 per person each calendar year; \$900 family maximum.	
Annual Out-of-Pocket Maximum	<p>\$400 individual annual major medical out-of-pocket maximum plus the \$300 calendar year deductible; no family maximum.</p> <p>In-network Other Covered Services are the only expenses applicable to the calendar year major medical out-of-pocket maximum.</p> <p>\$6,600 self-only; \$13,200 family contract annual overall out-of-pocket maximum</p> <p>All deductibles, copays and coinsurance for in-network services apply to the overall out-of-pocket maximum, including prescription drugs.</p> <p>For self-only coverage, benefits will not be paid at 100% until medical expenses paid by the individual equal the self-only out-of-pocket amount. For a family contract, benefits will not be paid at 100% until the total medical expenses paid by the family equal the family out-of-pocket amount.</p>	
OTHER COVERED SERVICES		
Participating Chiropractor Services	Covered at 80% of the allowance with no deductible. Note: In Alabama, more than 18 visits in a calendar year rendered by a Participating Chiropractor require precertification.	Covered at 80% of the allowance subject to the calendar year deductible. Member responsible for any difference between the charge and the allowed amount. Limited to 12 visits in a calendar year.
Physical Therapy	Covered at 80% of the allowance subject to the calendar year deductible.	Covered at 80% of the allowance subject to the calendar year deductible. Member responsible for any difference between the charge and the allowed amount.
Durable Medical Equipment	Covered at 80% of the allowance subject to the calendar year deductible.	Covered at 80% of the allowance subject to the calendar year deductible. Member responsible for any difference between the charge and the allowed amount.
Occupational Hand Therapy	Covered at 80% of the allowance subject to the calendar year deductible. Limited to certain services related to the hand and lymphedema.	
Speech Therapy	Covered at 80% of the allowance subject to the calendar year deductible. Limited to 30 sessions per person per calendar year.	

BENEFIT	IN-NETWORK (PPO)	OUT-OF-NETWORK (NON-PPO)
Ambulance Services	Covered at 80% of the allowance subject to the calendar year deductible.	
Allergy Testing & Treatment	Covered at 80% of the allowance subject to the calendar year deductible.	
Infertility Services	Covered at 100% of the allowance. Copays do apply.	Covered at 80% of the allowance subject to the calendar year deductible.
	Limited to a lifetime maximum of 8 artificial insemination attempts (whether successful or not). Benefits are not provided for IVF (in-vitro fertilization), ART or GIFT (gamete intrafallopian transfer).	
HOME HEALTH AND HOSPICE		
Preferred Home Health and Hospice	Covered at 100% of the allowance with no deductible or copay. Precertification required for services rendered outside of Alabama. Call 1-800-821-7231.	Covered at 80% of the allowance subject to the calendar year deductible. Precertification required. Call 1-800-821-7231. Non-Preferred in Alabama: No benefits are available if a non-Preferred provider is used.
	Covered PPO and non-PPO expenses for Preferred Home Health Care and covered non-PPO expenses for Preferred Hospice Care apply toward the annual out-of-pocket and lifetime maximums.	

PRESCRIPTION DRUG BENEFITS PROVIDED THROUGH MEDIMPACT

Prescription Drug Plan

- A copay will be charged for each 30-day supply
- Approved maintenance drugs may be purchased up to a 90-day supply for one copayment of \$12 for generic drugs, \$80 for preferred brand name drugs and \$120 for non-preferred brand name drugs. The drug must be on the approved maintenance list of drugs and must be prescribed as a maintenance drug.
- First fill for a new maintenance drug will be a 30-day supply
- Refills on Retail and Specialty medications (30-day supply) are allowed only after 75% of the previous prescription has been used (for example, 23 days into a 30-day supply). For maintenance medications (90-day supply), refills are allowed only after 75% of the previous prescription has been used (for example, 67 days into a 90-day supply).
- Certain medications are subject to Step Therapy, prior authorizations and quantity level limits.
- Pharmacists must dispense generic drugs unless physician indicates in Longhand "Do not substitute."
- Drug benefits for medically necessary fertility drugs are covered at 50% copay for any fertility drug up to a lifetime maximum of \$2,500 cost to the PEEHIP plan.

Diabetic Supplies
(copays apply)

Participating Pharmacy:

Each prescription purchased from a Participating Pharmacy will be covered at 100% subject to the following copays:

Generic Drugs:

\$6 copay per prescription (30-day supply)

Preferred Brand Name Drugs:

\$40 copay per prescription (30-day supply)

Non-Preferred Brand Name Drugs:

\$60 copay per prescription (30-day supply)

Diabetic Supplies are covered only through the Prescription Drug Plan unless the member has Medicare as his/her primary coverage.

Medicare Part B medications and supplies for Medicare eligible members must be filed with Medicare first and then filed with Blue Cross and Blue Shield of Alabama for secondary coverage.

MedImpact is the administrator for the core pharmacy program, specialty and EGWP programs.

In-State and Out-of-State Non-Participating Pharmacies:

Same as participating pharmacy with applicable copayments. Member will be responsible for the difference between the allowance and drug charge.

Members must pay the full amount of the prescription and then file the claim to be reimbursed at the participating pharmacy rate less the applicable copay.

Note: To view current Prescription Drug Lists, visit the website at www.rsa-al.gov/index.php/members/peehip/pharmacy/

*These services do not apply to the out-of-pocket maximums.

Please note: Providers/Specialists may be listed in a PPO directory or on the provider finder website (www.bcbs.com), but not covered as PPO benefits by this group health plan (i.e., DME, Ambulance, Allergists). Please check your benefit matrix or benefit booklet to determine coverage. This is not a contract. Benefits are subject to the terms, limitations and conditions of the group contract.

PEEHIP members who use non-participating hospitals, providers or outpatient facilities will incur additional out-of-pocket costs.
To maximize your benefits, always use network providers.

If you have any questions concerning your PEEHIP hospital / medical benefits or a claim, call 1-800-327-3994.
To certify emergency or maternity admission, call 1-800-354-7412.
To certify home health and hospice services, call 1-800-821-7231.
To take advantage of the Baby Yourself program, call 1-800-222-4379.
Visit our website at AlabamaBlue.com/peehip
For questions concerning prescription drugs, call MedImpact at 1-877-606-0727.
<https://mp.medimpact.com/ala>