

Highlights of your Health Care Coverage

2017 PPO 50% PLAN 2000

Effective Date: 10/01/2017

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MEDICAL PLAN		2017 PPO 50% PLAN 2000	
	HERITAGE IN-NETWORK	HERITAGE OUT-OF-NETWORK	
MEDICAL COST SHARE OPTIONS			
Individual Deductible PCY (Family embedded deductible 2X Individual)	\$2,000 PCY	Shared with In-Network	
Coinsurance (Member's percentage of costs after deductible based on allowable charges)	50%	50%	
Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable (Family embedded OOP max 2X Individual)	\$5,000 PCY	Shared with In-Network	
Office Visit Cost Share	In Network Deductible, then 50%	Out of Network Deductible, then 50%	
PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION			
Preventive Office Visit (Unlimited)	Covered In Full	Out of Network Deductible, then 50%	
Immunizations (Unlimited)	Covered In Full	Dep Child to Age 18 Covered In Full; Members Over 18 Out of Network Deductible, then 50%	
Health Education (HE) (Unlimited)	Covered In full	Not Covered	
Nicotine Dependency Programs (ND) (Unlimited)	Covered In Full	Out of Network Deductible, then 50%	
Diabetes Health Education (DE) (Unlimited)	Covered In Full	Out of Network Deductible, then 50%	
PROFESSIONAL CARE			
Professional Office Visit	In Network Deductible, then 50%	Out of Network Deductible, then 50%	
Inpatient Professional Services	In Network Deductible, then 50%	Out of Network Deductible, then 50%	
Contraceptive Management Services (Unlimited)	Covered In Full	Out of Network Deductible, then 50%	
DIAGNOSTIC SERVICE OPTIONS			
Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA	Covered In Full	Out of Network Deductible, then 50%	
Other Professional Diagnostic Imaging	In Network Deductible, then 50%	Out of Network Deductible, then 50%	
Other Professional Diagnostic Laboratory/Pathology	In Network Deductible, then 50%	Out of Network Deductible, then 50%	
Diagnostic Mammography	In Network Deductible, then 50%	Out of Network Deductible, then 50%	
FACILITY CARE OPTIONS			
Inpatient Facility	In Network Deductible, then 50%	Out of Network Deductible, then 50%	
Outpatient Surgery Facility	In Network Deductible, then 50%	Out of Network Deductible, then 50%	
Hospice Inpatient Facility (30 days Inpatient; within the 6 month lifetime maximum)	In Network Deductible, then 50%	Out of Network Deductible, then 50%	
EMERGENCY CARE AND TRANSPORTATION OPTIONS			
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$200 Copay applies to the Out of Pocket Maximum, then In Network Deductible, 50%	\$200 Copay applies to the Out of Pocket Maximum, then In Network Deductible, 50%	
Emergency Room Physician	In Network Deductible, then 50%	In Network Deductible, then 50%	
Urgent Care Center	In Network Deductible, then 50%	Out of Network Deductible, then 50%	
Ambulance Transportation (Unlimited)	In Network Deductible, then 50%	In Network Deductible, then 50%	
Air Ambulance (Unlimited)	In Network Deductible, then 50%	In Network Deductible, then 50%	

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	HERITAGE IN-NETWORK	HERITAGE OUT-OF-NETWORK
OTHER SERVICES		
Allergy/Therapeutic Injections	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Mental Health Inpatient Facility Care (Unlimited)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Mental Health Outpatient Professional Care (Unlimited)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Chemical Dependency Inpatient Facility Care (Unlimited)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Chemical Dependency Outpatient Professional Care (Unlimited)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Rehab Inpatient Facility (30 Days PCY)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy (25 Visits PCY)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, Chronic Pain and Cancer	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Medical Supplies, Equipment, Prosthetics (MS: Unlimited, ME: Unlimited; Pro: Unlimited)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Foot Orthotics, Orthopedic Shoes and Accessories (Unlimited)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Home Health Visits (130 visits PCY)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Hospice Care (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
TMJ (Temporomandibular Joint Disorders) (Unlimited (Medical and Dental services - Medical and Dental cost shares based on type of service))	Covered as any other service	Covered as any other service
Transplants (Unlimited; \$7,500 travel and lodging limits)	Covered as any other service	Not Covered
ALTERNATIVE CARE		
Manipulations (Spinal and other) (12 visits PCY)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
Acupuncture (12 visits PCY)	In Network Deductible, then 50%	Out of Network Deductible, then 50%
ANNUAL PLAN MAXIMUM		
Annual Plan Maximum	Unlimited	Unlimited

Copays are not subject to the deductible unless otherwise noted. Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

PCY = Per Calendar Year. Balance billing may apply if a provider is not contracted with Premera Blue Cross. Members are responsible for amounts in excess of the allowable charge.

This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please contact Customer Service.

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Pharmacy Benefits

Below is a brief overview of what you can expect to pay for a prescription drug, depending on which "tier" category it falls under in the Preferred Drug List for your plan when using an In-Network Pharmacy. For more information on your pharmacy benefits, including Out-of-Network benefits, see your benefit booklet. To find out what tier applies to a specific medication, see out Preferred Drug List in your pharmacy packet or at www.premera.com.

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PHARMACY PLAN		2017 PPO 50% PLAN 2000 - RX	
		Cost Share Category	
		Tier1/Tier2/Tier3	
PRESCRIPTION DRUGS			
Drug List		Preferred B3 Tier 1 = generic Tier 2 = preferred brand Tier 3 = non-preferred brands	
Retail Cost Shares		Deductible, then 50%	
Mail Cost Shares		Deductible, then 50%	
Day Supply		Retail: 90 Days; Mail: 90 Days; Specialty: 30 Days	
Individual Deductible PCY		Shared with Medical Deductible	
Family Deductible PCY		Family Deductible 2x Individual	
Out of Network (Non-participating retail pharmacies)		Retail Pharmacy & Preventive Generic Drug List Same as INN; OON Mail Order Not Covered	
Out of Pocket Maximum		Applies to the medical out of pocket maximum	
Annual Benefit Maximum		Unlimited	

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