

Providence Teachers After 2004 PT2/1F422 Package 011 Benefit Summary

HealthMate Coast-to-Coast focuses on preventive care, setting the foundation for continued good health. Plus, you benefit from:

- **An extensive nationwide network.** You can receive in-network coverage from more than 536,000 doctors and 4,300 hospitals through the BlueCard® PPO network.
- **No paperwork for in-network services.** Simply show your BCBSRI member ID card, and the provider will do the rest. You're only responsible for paying any applicable copayment, coinsurance, or deductible.
- **The freedom to choose.** If you visit an out-of-network provider for covered services, simply pay for the service up front and then file a claim for reimbursement. You may have to pay higher out-of-pocket costs when you visit non-network providers. Please see your plan's subscriber agreement for details or call Customer Service.

	Within the BlueCard® PPO Network you pay:	Outside of the BlueCard® PPO Network you pay:	Notes
Deductible	\$750 per individual \$1,500 per family	\$750 per individual \$1,500 per family	All family members' expenses accumulate to the family deductible. The deductible can be satisfied by one or more members of the family.
Coinsurance	0%	20%	
Out-of-pocket maximum	\$2,000 per individual \$4,000 per family	\$5,000 per individual \$10,000 per family	All family members' expenses accumulate to the family out-of-pocket maximum. The family out-of-pocket maximum can be satisfied by one or more members of the family.
<i>Please remember that you are responsible for paying any copayment, coinsurance, and/or deductible to your provider. This is a mandatory requirement when receiving healthcare services. Copayments are due at the time of service. Any coinsurance and/or deductible amounts can be paid at the time of service or within the time frame specified by your provider. Coinsurance and deductible amounts are shown on the explanation of benefits (EOB) that we send to you after processing your claim. You must pay the provider the total amount shown in the section labeled "Your Responsibility" on the EOB.</i>			
Preventive Care			
Adult preventive care	\$30	\$30 plus 20% coinsurance	Includes one physical exam and one gynecological exam per calendar year.
Pediatric preventive care	\$30	\$30 plus 20% coinsurance	
Immunizations	\$0 (Deductible does not apply.)	20% (Deductible does not apply.)	Includes adult and pediatric immunizations. An office visit copayment will apply if the provider bills for the office visit.
Lab services, machine tests, and X-rays	\$0 after deductible	20% after deductible	Includes Pap smears, screening mammograms, and prostate-specific antigen (PSA) tests. Deductible applies if performed in a hospital.
Office Visits			
Personal care physician (PCP)	\$30	\$30 plus 20% coinsurance	
Specialist	\$30	\$30 plus 20% coinsurance	Chiropractic visits are limited to 12 per calendar year. Routine eye exams are limited to 1 per calendar year.
Outpatient Services			
Outpatient medical/ surgical care (facility and doctor services)	\$0 after deductible	20% after deductible	
Lab services, machine tests, and X-rays (diagnostic)	\$0 after deductible	20% coinsurance after deductible	
Inpatient Services			
Inpatient hospital services - acute care - maternity	0% after deductible	20% after deductible	Unlimited days at a general, specialty, or mental health hospital. Up to 45 days per calendar year for physical rehabilitation.

continued

	Within the BlueCard® PPO Network you pay:	Outside of the BlueCard® PPO Network you pay:	Notes
Mental Health and Chemical Dependency Treatment Services			
Inpatient	\$0	20% after deductible	
Outpatient	\$0	20% after deductible	
Office Visits	\$30	\$30 plus 20% after deductible	
Urgent Care or Emergency Care			
Urgent care center	\$50	\$50 plus 20% coinsurance	
Emergency room care	\$100	\$100	If emergency room visit results in hospital admission, \$100 copayment is waived. You may be billed an additional specialist copayment if you are seen by a specialist in the emergency room.
Ambulance services	\$50	\$50	Coverage for medically necessary/emergency services. Air and water ambulances are limited to a maximum of \$3,000 per occurrence.
Additional Services			
Physical/occupational therapy (after inpatient stay)	20% after deductible	20% after deductible	With a hospital-based therapist and within 30 days following a hospital stay, home care program, or ambulatory surgical procedure. Deductible does not apply.
Physical/occupational therapy (outpatient)	20% after deductible	20% after deductible	Outpatient, hospital based in a doctor's/therapist's office not following a hospital stay. Deductible does not apply.
Durable medical equipment (DME)	20% after deductible	20% after deductible	Must be purchased from a participating DME vendor. Pharmacies are NOT participating in the DME network.
Home and hospice care	0% after deductible	20% after deductible	Includes physician, nurse, and home health aide visits.

This grid provides a general summary of your HealthMate Coast-to-Coast benefits. It is not a contract. For details about your coverage, including any limitations or exclusions not noted here, please refer to your subscriber agreement or call our Customer Service Department at (401) 459-5000 or 1-800-639-2227 (outside of Rhode Island). If you have any questions about receiving medical care, call your personal care physician.

Key Terms

Coinurance: The percentage of our allowance that you must pay for a covered healthcare service.

Copayment: A fixed dollar amount that you must pay for a covered healthcare service.

Deductible: A fixed amount that you must pay for covered healthcare services each calendar year before we start to pay for those services.

Out-of-pocket maximum: Highest amount of coinsurance that you must pay each calendar year for certain covered healthcare services.

Personal care physician (PCP): Includes family practitioners, internists, and pediatricians.

Specialist: Includes office visits to all other medical providers who specialize in a certain area of medicine, such as but not limited to: oncology, cardiology, ophthalmology, dermatology, allergy, or psychiatry.

How Your Deductible Works

Your plan features a deductible. The deductible is the amount of covered expenses you must pay per calendar year before we start to pay for covered services.

- All family members' expenses accumulate to the family deductible. The deductible can be satisfied by one or more family members.
- Once the family deductible is met, the family only needs to pay coinsurance (if applicable) up to the out-of-pocket maximum.

The family out-of-pocket maximum accumulates the same way as the family deductible.



500 Exchange Street • Providence, RI 02903-2699

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