PPO Standard with Network Deductible and Split Copay

Non-Grandfathered

BlueCross BlueShield of Texas

BENEFIT SUMMARY
Prepared for City of Seguin
Funding: ☒ Fully Insured ☐ ASO
Effective Date: 01/01/2025

BlueChoice PPO Network

This is a general summary of our proposed benefits. *Please refer to your Summary of Benefits and Coverage (SBC), or you may request a copy of the policy or plan document for additional details and a description of the plan requirements and benefit design. This plan does not cover all health care expenses. Please carefully review the plan's limitations and exclusions.*

Overall Payment Provisions	PPO (In-Network)	Non-PPO (Out-of-Network)
Lifetime Maximum	*Unlimited*	
Individual/Family Coverage Deductible		
Applies to all Eligible Expenses, unless otherwise indicated.	*$1,500 Individual $3,000 Family*	*$3,000 Individual $6,000 Family*
Coinsurance	*80%*	*60%*
Individual/Family Medical Coverage Out-of-Pocket Expense (OPX) Limit		
Deductible and Copayment applies to Out-of-Pocket ** Copayment Amounts and per admission Deductibles are applied but will continue to be required after the benefit percentage increases to 100%.	*$4,000 Individual $8,000 Family*	*$8,000 Individual** $16,000 Family**
Plan Year or Calendar Year Deductible/OPX	☐ *Plan Year* ☒ *Calendar Year*	
Deductible/OPX credit from prior carrier	*N/A*	
4th Quarter Carryover	☒ *Yes* ☐ *No*	

Physician Services	PPO (In-Network)	Non-PPO (Out-of-Network)
Physician Office Visits		
Primary Care Copayment Amount for office visit/consultation when services rendered by a Family Practitioner, OB/GYN, Pediatrician, Behavioral Health Practitioner, or Internist and Physician Assistant or Advanced Practice Nurse who works under the supervision of one of these listed physicians	*$25 PCP Copay**	*60% of Allowable Amount after Deductible*
Specialty Care Copayment Amount for office visit/consultation when services rendered by a Specialty Care Provider Including lab and x-ray (does not include Certain Diagnostic Procedures and surgical services). Copayment applies for each visit to the physician's office. Surgeries, therapies, and certain diagnostic procedures performed in a physician's office may be subject to the Deductible and/or coinsurance.	*$50 Specialist Copay**	*60% of Allowable Amount after Deductible*
Preventive Care		
Routine annual physical examinations, well-baby care exams, immunizations 6 years of age & over, and any other preventive health services as determined by USPSTF	*100% of Allowable Amount*	*60% of Allowable Amount after Deductible*
Immunizations for Dependent children through the date of the child's 6th birthday	*100% of Allowable Amount*	*100% of Allowable Amount*
Medical / Surgical Services		
Physician inpatient hospital visits or surgical services performed in any setting	*80% of Allowable Amount after Deductible*	*60% of Allowable Amount after Deductible*
Virtual Visits – MD Live		
Medical and Behavioral Health (Included for FI, Optional buy-up for ASO. FI Standard is to match PCP copay)	*$25 Copay*	*NA*
Medical Only (Optional buy-up for ASO only)	*$25 Copay*	*NA*
In-Vitro Fertilization Services	☒ *Decline (Standard)* ☐ *Accept (If accepted, Medical/Surgical and Pharmacy Expenses covered same as any other sickness)*	

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Hospital Services- Inpatient and Outpatient	PPO (In-Network)	Non-PPO (Out-of-Network)
Penalty for failure to preauthorize services	*None*	*$250*
For Inpatient Facility Services, Blue Cross Blue Shield of TX or the Host Blue's Participating Provider is required to obtain preauthorization. If preauthorization is not obtained, the Participating Provider will be sanctioned based on Blue Cross Blue Shield of TX or the Host Blue's contractual agreement with the Provider, therefore the member will be held harmless for the Provider sanction		
Hospital Admission Deductible		
Per admission, per individual	*$0*	*$0*
Inpatient Hospital Services		
All usual Hospital services and supplies, including semiprivate room, intensive care, and coronary care units Room allowances based on the hospital's most common semi-private room rates.	*80% of Allowable Amount after Deductible*	*60% of Allowable Amount after Deductible*
Outpatient Hospital Services		
Coverage for services performed in an outpatient facility or ambulatory surgical center. All other outpatient services and supplies Home Infusion Therapy *(Services must be preauthorized)*	*80% of Allowable Amount after Deductible*	*60% of Allowable Amount after Deductible*
Lab/X-Ray in other Outpatient Facilities, excluding Certain Diagnostic Procedures	*100% of Allowable Amount*	*60% of Allowable Amount after Deductible*
Certain Diagnostic Procedures such as Bone Scan, Cardiac Stress Test, CT Scan (with or without contrast), MRI, Myelogram, PET Scan	*80% of Allowable Amount after Deductible*	*60% of Allowable Amount after Deductible*
Extended Care Services	**PPO (In-Network)**	**Non-PPO (Out-of-Network)**
Deductible Applies? *Yes*	*100% of Allowable Amount after Deductible*	*60% of Allowable Amount after Deductible*
Skilled Nursing (Minimum 25 visits)	*60 visits per benefit period*	
Home Health Care (Minimum 60 visits)	*60 visits per benefit period*	
Hospice Services	*Unlimited*	
Special Provisions Expenses	**PPO (In-Network)**	**Non-PPO (Out-of-Network)**
Mental Health & Chemical Dependency Treatment Services ***Penalty for failure to preauthorize services***	*Same as any other illness* *Same as Inpatient Penalty (None INN / $250 OON)*	
Emergency Room/Treatment Room		
Accidental Injury & Emergency Care		
Facility Charges	*80% of Allowed Amount after $500 Copayment*	
Physician Charges	*80% of Allowed Amount after Deductible*	
Non-Emergency Care		
Facility Charges	*80% of Allowed Amount after $500 Copayment*	*60% of Allowed Amount after $500 Copayment & Deductible*
Physician Charges	*80% of Allowable Amount after Deductible*	*60% of Allowable Amount after Deductible*
Urgent Care Services Urgent Care center visit, including lab & x-ray services *(Copayment does not include Certain Diagnostic Procedures and surgical services)*	*$75 Copayment*	*60% of Allowed Amount after Deductible*
Ground and Air Ambulance Services	*80% of Allowable Amount after Deductible*	
Physical Medicine Services – Occupational, Physical, Speech and Chiropractic		
Physical Medicine Services (includes, but is not limited to physical, occupational, and manipulative therapy) Coverage for services provided by a physician or therapist. Includes Physical, Occupational, Speech and Chiropractic Services. *60* Combined visits per benefit period (Minimum 35 visits for FI)		
Physical Medicine Services in the Physician's Office	☐ *% of Allowable Amount after Deductible (Standard)* ☒ *$25 PCP or $50 Specialist Copay*	*60% of Allowable Amount after Deductible*
Physical Medicine Services in an Outpatient Facility	*80% of Allowable Amount after Deductible*	*60% of Allowable Amount after Deductible*

Special Provisions Expenses(Cont.)	PPO (In-Network)	Non-PPO (Out-of-Network)
Durable Medical Equipment	*80% of Allowable Amount after Deductible*	*60% of Allowable Amount after Deductible*
Speech and Hearing Services		
Services to restore loss of or correct an impaired speech or hearing function	*Covered same as any other sickness*	*Covered same as any other sickness*
Hearing Aid Maximum	☒ *Hearing Aids are limited to 1 per ear every 36 months (Standard)* ☐ Unlimited	
Organ and Tissue Transplant Services	*Covered same as any other illness*	

* Benefits used In-Network and Out-of-Network will apply toward satisfying any Annual Maximum benefits indicated
** Primary Care/Specialty Care Copayments are defined in the Overall Payment Provisions section in this document.

Pharmacy Benefits

Pharmacy Network	*Fully Insured Options:* ☒ *Broad Advantage (Includes CVS)* ☐ *Preferred Network (Excludes CVS). The Preferred Pharmacy Network Differential section below must be completed)*	*ASO Options:* ☐ *Traditional Select (Includes CVS)* ☐ *Advantage (Excludes CVS)* ☐ *Advantage Choice (Excludes Walgreens)* ☐ *Preferred (Excludes CVS)* ☐ *Preferred Choice (Excludes Walgreens)* ☐ *Elite (Excludes CVS)*
Drug List	*Fully Insured:* *Performance*	*ASO Options:* ☐ *Basic* ☐ *Enhanced (Generics Plus)* ☐ *Balanced* ☐ *Performance Select*
Prescription Drug Deductible***	☒ *None* ☐ *All benefits, including prescription drug benefits (retail and mail service) apply to Deductible shown on page 1. Deductible will apply to the Out-of-Pocket Maximum* ☐ *Separate Prescription Drug Deductible applies to Retail & Mail Service Pharmacy: Individual: $ / Family: $. Deductible will apply to the Out-of-Pocket Maximum.*	
Prescription Drug Out-of-Pocket Maximum	☒ *All benefits, including prescription drug benefits (retail and mail service) apply to the Out-of-Pocket Maximum shown on page 1.* ☐ *Separate Prescription Drug Out-of-Pocket Maximum applies to Retail & Mail Service Pharmacy: Individual: $ / Family: $*	
Specialty Drugs	☒ *Mandatory Specialty applies (standard): Available at in-network benefit level through specialty pharmacy network provider only. All other pharmacies will be payable at the non-participating pharmacy benefit level.* ☐ *Specialty Lock-Out (ASO only) through specialty pharmacy network provider applies: No coverage available for specialty drugs when purchased through any other provider.*	
Preferred Pharmacy Network Differential	☒ *Not Applicable* ☐ *Flat* ☐ *Add'l $5 generic/$10 preferred and non-preferred brand member cost share* ☐ *Add'l $10 generic/$20 preferred and non-preferred brand member cost share* ☐ *Percent* ☐ *Add'l 5% generic/10% preferred and non-preferred brand member cost share* ☐ *Add'l 10% generic/10% preferred and non-preferred brand member cost share* ☐ *Mixed* ☐ *Add'l $5 generic/10% preferred and non-preferred brand member cost share* ☐ *Add'l $10 generic/10% preferred and non-preferred brand member cost share* ☐ *Other (explain)*	

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	Participating Pharmacy*	Non-Participating Pharmacy (member files claim)
Retail Copayment Amounts		
Generic Drugs	*$10 Copayment*	*80% of Allowed Amount minus Copayment*
Preferred Brand Name Drugs	*$35 Copayment*	*80% of Allowed Amount minus Copayment*
Non-Preferred Brand Name Drugs	*$70 Copayment*	*80% of Allowed Amount minus Copayment*
Specialty Drugs	☒ *Covered at applicable Tier 1, 2 or 3 copay* ☐ *$ Copayment*	*80% of Allowed Amount minus Copayment*
Mail Order Copayment Amounts		
Fully Insured – 90-day supply	☒ *2.5x Retail* ☐ *3x Retail*	
ASO 90-day supply	☐ *1x Retail* ☐ *2x Retail* ☐ *2.5x Retail* ☐ *3x Retail*	
MAC level	☒ ***MAC 2 - Rx Enhanced-****Members electing to purchase Brand Name Drugs when "Brand Medically Necessary" is not indicated and a Generic equivalent is available, will be required to pay the difference between the cost of the Generic and Brand Name Drug, plus the applicable Copayment Amount. If "Brand Medically Necessary" is indicated on the prescription, the member will pay the Brand Name Copayment Amount.* ☐ ***MAC 3 - Generic Incentive -*** *Members electing to purchase brand name drugs when a generic equivalent is available, will be required to pay the difference between the cost of the generic and brand name drug, plus the applicable copay.*	

**** Three-month Deductible carryover does not apply to prescription drug deductible.*

Diabetes Supplies are available under the Prescription Drug benefits of your plan. Diabetic Supplies include insulin and insulin analog preparations, insulin syringes necessary for self-administration, prescriptive and non-prescriptive oral agents, all required test strips and tablets which test for glucose, ketones, and protein, lancets and lancet devices, biohazard disposable containers, glucagon emergency kits, and other injection aids. All provisions of this portion of the plan will apply including Copayment Amounts and any pricing differences that may apply to the items dispensed.

Standard UM Programs (prior authorization and step therapy) and exclusions apply, including auto updates and FastPath.

This benefit summary is a Non-Grandfathered health plan. This is not a contract. This benefit summary does not contain a complete list of benefits available to you, nor does it contain a listing of exclusions, limitations and conditions that apply to the benefits shown. Full information can be found in the Certificate of Benefits.