

Highlights of your Health Care Coverage

PBCBSAK Political Subdivision - APS

Effective Date: 07/01/2018

Any deductibles, copays, and coinsurance percentages shown are amounts for which you're responsible.
 Medical Benefits apply after the calendar-year deductible is met unless otherwise noted, or if the cost share is a copay.

MEDICAL PLAN		2018 HP 3000 NGF	
	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
MEDICAL COST SHARE OPTIONS			
Individual Deductible PCY (Family embedded deductible 3X Individual)	\$3,000 PCY	Shared with In-Network	
Coinsurance (Member's percentage of costs after deductible based on allowable charges)	20% Preferred/40% Participating	Hospital and Professional: 60%	
Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable (Family embedded OOP max 2X Individual)	\$5,000 PCY	Not Applicable	
Office Visit Cost Share	\$35 Preferred; 40% Participating, applies to the OOP Max	Out of Network Deductible, then Hospital and Professional: 60%	
PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION			
Preventive Office Visit (Unlimited, subject to standard medical guidelines)	Covered In Full	Out of Network Deductible, then Hospital and Professional: 60%	
Immunizations (Unlimited, subject to standard medical guidelines)	Covered In Full	Out of Network Deductible, then Hospital and Professional: 60%	
Health Education (HE) (Unlimited)	Covered In Full	Covered In Full	
Diabetes Health Education (DE) (Unlimited)	Covered In Full	Covered In Full	
PROFESSIONAL CARE			
Professional Office Visit	\$35 Preferred; 40% Participating, applies to the OOP Max	Out of Network Deductible, then Hospital and Professional: 60%	
Inpatient Professional Services	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	

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	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
Contraceptive Management Services (Unlimited)	Covered In Full	Out of Network Deductible, then Hospital and Professional: 60%	
DIAGNOSTIC SERVICE OPTIONS			
Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA	Covered In Full	Out of Network Deductible, then Hospital and Professional: 60%	
Other Professional Diagnostic Imaging	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
Other Professional Diagnostic Laboratory/Pathology	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
Diagnostic Mammography	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
FACILITY CARE OPTIONS			
Inpatient Facility	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
Outpatient Surgery Facility	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
Skilled Nursing Facility (60 days PCY)	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
Hospice Inpatient Facility (10 days Inpatient; within the 6 month lifetime maximum)	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
EMERGENCY CARE			
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$150 Copay applies to the Out of Pocket Maximum, then In Network Deductible, 20% Preferred	\$150 Copay applies to the Out of Pocket Maximum, then In Network Deductible, 20% Preferred	
Emergency Room Physician	In Network Deductible, then 20% Preferred	In Network Deductible, then 20% Preferred	
Urgent Care Center	\$35 Preferred; 40% Participating, applies to the OOP Max	Out of Network Deductible, then Hospital and Professional: 60%	
Ambulance Transportation (Unlimited)	\$150 Copay applies to the Out of Pocket Maximum, then In Network Deductible, 20% Preferred	\$150 Copay applies to the Out of Pocket Maximum, then In Network Deductible, 20% Preferred	
Non-Emergent Ground Ambulance (Unlimited)	\$150 Copay applies to the Out of Pocket Maximum, then In Network Deductible, 20% Preferred	\$150 Copay applies to the Out of Pocket Maximum, then In Network Deductible, 20% Preferred	
Air Ambulance (Unlimited)	\$150 Copay applies to the Out of Pocket Maximum, then In Network Deductible, 20% Preferred	\$150 Copay applies to the Out of Pocket Maximum, then In Network Deductible, 20% Preferred	
Non-Emergent Air Ambulance (Unlimited)	\$150 Copay, applies to the Out of Pocket Maximum; then In Network Deductible, 20% Preferred/40% Participating	Out of Network Deductible, then 60%	

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	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
ALASKA MEDICAL TRANSPORTATION BENEFITS			
Medical Access Transportation (High Option)	In Network Deductible, then 20% Preferred	In Network Deductible, then 20% Preferred	
Elective Procedure Travel (Prior Approval Required: Member & Medically Necessary Companion - Air: 1 round-trip per episode; Surface Transportation & Parking: \$35/day; Ferry Transportation \$50 per person each way; Lodging \$50/day per person)	Travel: Covered In Full; Medical Procedures: covered as any other service	Travel: Covered In Full; Medical Procedures: covered as any other service	
OTHER SERVICES			
Allergy/Therapeutic Injections	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
Mental Health Inpatient Facility Care (Unlimited)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital and Professional: 60%	
Mental Health Outpatient Professional Care (Unlimited)	\$35 Preferred	Out of Network Deductible, then Hospital and Professional: 60%	
Chemical Dependency Inpatient Facility Care (Unlimited)	In Network Deductible, then 20% Preferred	Out of Network Deductible, then Hospital and Professional: 60%	
Chemical Dependency Outpatient Professional Care (Unlimited)	\$35 Preferred	Out of Network Deductible, then Hospital and Professional: 60%	
Rehab Inpatient Facility (30 days PCY)	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy; Cardiac & Pulmonary Rehab.; and Chronic Pain (45 visits PCY)	\$35 Preferred; 40% Participating, applies to the OOP Max	Out of Network Deductible, then Hospital and Professional: 60%	
Medical Supplies, Equipment, Prosthetics (MS: Unlimited, ME: Unlimited, Pro: Unlimited)	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
Foot Orthotics, Orthopedic Shoes and Accessories (\$300 PCY (Unlimited Diabetes Related))	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
Home Health Visits (130 visits PCY)	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
Hospice Care (Home Health and Respite) (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum)	In Network Deductible, then 20% Preferred/40% Participating	Out of Network Deductible, then Hospital and Professional: 60%	
Transplants (Unlimited; \$75,000 donor and \$7,500 travel and lodging limits)	Covered as any other service	Not Covered	
ALTERNATIVE CARE			
Manipulations (Spinal and other) (24 visits PCY)	\$35 Preferred; 40% Participating, applies to the OOP Max	Out of Network Deductible, then Hospital and Professional: 60%	
Acupuncture (12 visits PCY)	\$35 Preferred; 40% Participating, applies to the OOP Max	Out of Network Deductible, then Hospital and Professional: 60%	
SUPPLEMENTAL BENEFITS			
Routine Vision Exam (1 PCY)	\$35 Copay	\$35 Copay	
Vision Hardware (\$150 PCY)	Covered In Full	Covered In Full	
Pediatric Vision Exam (1 PCY Under age 19)	\$35 Preferred	\$35 Preferred	

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Pediatric Vision Hardware (Under age 19: One pair of glasses PCY (frames & lenses). 12 month supply of contacts PCY, in lieu of glasses (frames & lenses).)	Covered In Full	Covered In Full	
Routine Hearing Exam (1 every 2 calendar years)	Waive In Network Deductible, then 20%	Waive In Network Deductible, then 20%	
Hearing Hardware (\$3,000 every 3 calendar years)	Waive In Network Deductible, then 20%	Waive In Network Deductible, then 20%	
ANNUAL PLAN MAXIMUM			
Annual Plan Maximum	Unlimited	Unlimited	

Benefits provided at 100% of allowable charges; not subject to deductible or coinsurance.

Seasonal immunizations provided at a pharmacy will be covered in full up to maximum allowable amount.

Massage therapy must be billed by a licensed physician.

Autism: Mental Health, Psychological & Neuropsychological Testing, Outpatient Professional & Facility Care covered as any other service.

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 Blue Shield of Alaska. 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.

