

Moravian College (Select PPO 750-1500)

With your PPO, or Preferred Provider Organization, if you receive services from a provider who is in the PPO network, you'll receive the highest level of benefits. If you receive services from a provider who is not in the PPO network, you'll receive the lower level of benefits. In either case, you coordinate your own care. There is no requirement to select a Primary Care Physician (PCP) to coordinate your care. Below are specific benefit levels that apply during your benefit period.

Benefit	Network	Out-of-Network
Benefit Period (1)	Contract Year	
Deductible (per benefit period)		
Individual	\$750	\$1,500
Family	\$1,500	\$3,000
Plan Payment Level – Based on the provider's reasonable charge (PRC)	100% after deductible	80% after deductible
Out-of-Pocket Maximums (Once met, plan payment level becomes 100%)		
Individual	None	\$3,000
Family	None	\$6,000
Lifetime Maximum (per person)	Unlimited	
Primary Care Physician Office Visits	100% after \$25 copayment	80% after deductible
Specialist Office Visits	100% after \$35 copayment	80% after deductible
Preventive Care		
<i>Adult</i>		
Routine physical exams	100% after \$25 copayment	80% after deductible
Adult Immunizations	100% after deductible	80% after deductible
Colorectal Cancer Screening		
Diagnostic Services	100% after deductible	80% after deductible
Medical Surgical	100% after deductible	80% after deductible
Routine gynecological exams, including a Pap Test	100% after \$35 copayment	80% (deductible does not apply)
Mammograms, annual routine and medically necessary	100% (deductible does not apply)	80% no deductible
<i>Pediatric</i>		
Routine physical exams	100% after \$25 copayment	80% after deductible
Pediatric immunizations	100% (deductible does not apply)	80% (deductible does not apply)
Emergency Room Services	100% after \$75 copayment (waived if admitted)	
Spinal Manipulations	100% after \$35 copayment	80% after deductible
Physical Medicine	100% after \$35 copayment	80% after deductible
Speech Therapy	100% after \$35 copayment	80% after deductible
Occupational Therapy	100% after \$35 copayment	80% after deductible
Allergy Extracts and Injections	100% after deductible	80% after deductible
Ambulance	100% after deductible	80% after deductible
Assisted Fertilization Procedures	Not Covered	
Dental Services Related to Accidental Injury	100% after deductible	80% after deductible
Diabetes Treatment	100% after deductible	80% after deductible
Diagnostic Services (including routine)		
<i>Advanced Imaging</i> (MRI, CAT Scan, PET scan, etc.)	100% after deductible	80% after deductible
<i>Basic Diagnostic Services</i> (standard imaging, diagnostic medical, lab/pathology, allergy testing)	100% after deductible	80% after deductible
Durable Medical Equipment, Orthotics and Prosthetics	100% after deductible	80% after deductible
Enteral Formulae	100% (deductible does not apply)	80% (deductible does not apply)
Home Infusion Therapy	100% after deductible	80% after deductible
Home Health Care	100% after deductible	80% after deductible
	Limit: 90 visits/benefit period	
Hospice	100% after deductible	80% after deductible
Hospital Services – Inpatient	100% after deductible	80% after deductible
Hospital Services – Outpatient	100% after deductible	80% after deductible
Infertility Counseling, Testing and Treatment (3)	100% after deductible	80% after deductible
Maternity (facility & professional services)	100% after deductible	80% after deductible

Benefit	Network	Out-of-Network
Medical/Surgical Expenses (except office visits)	100% after deductible	80% after deductible
Mental Health – Inpatient	100% after deductible	80% after deductible
Mental Health – Outpatient	100% after \$35 copayment	80% after deductible
Private Duty Nursing	100% after deductible	80% after deductible
	Limit: 240 hours/benefit period	
Respiratory Therapy	100% after deductible	80% after deductible
Skilled Nursing Facility Care	100% after deductible	80% after deductible
	Limit: 100 days/benefit period	
Substance Abuse		
Inpatient Detoxification	100% after deductible	80% after deductible
Inpatient Rehabilitation	100% after deductible	80% after deductible
Outpatient	100% after \$35 copayment	80% after deductible
Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	100% after deductible	80% after deductible
Transplant Services	100% after deductible	80% after deductible
Precertification Requirements ⁽⁴⁾	Yes	
Prescription Drug Deductible		
Individual	None	
Family	None	
Premier Prescription Drug Program Mandatory Generic ⁽⁵⁾ <i>Defined by Premier Pharmacy Network - Not Physician Network. Prescriptions filled at a non-network pharmacy are not covered.</i> <i>Mandatory Mail Order for maintenance medications</i>	Retail Drugs (31-day Supply) \$100 per member \$10 generic copayment \$30 brand copayment \$60 non-formulary brand copayment Maintenance Drugs through Mail Order (90-day Supply) \$20 generic copayment \$40 brand copayment \$80 non-formulary brand copayment	

- (1) Your group's benefit period is based on a Contract Year. The Contract Year is a consecutive 12-month period beginning on your employer's effective date. Contact your employer to determine the effective date applicable to your program.
- (2) Treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy may or may not be covered depending on your group's prescription drug program.
- (3) Highmark Healthcare Management Services (HMS) must be contacted prior to a planned inpatient admission or within 48 hours of an emergency or maternity-related inpatient admission. Some facility providers will contact HMS and obtain precertification of the inpatient admission on your behalf. Be sure to verify that your provider is contacting HMS for precertification. If not, you are responsible for contacting HMS. If this does not occur and it is later determined that all or part of the inpatient stay was not medically necessary or appropriate, you will be responsible for payment of any costs not covered.
- (4) The formulary is an extensive list of Food and Drug Administration (FDA) approved prescription drugs selected for their quality, safety and effectiveness. It includes products in every major therapeutic category. The formulary was developed by the Highmark Pharmacy and Therapeutics Committee made up of clinical pharmacists and physicians. Your program includes coverage for both formulary and non-formulary drugs at the specific copayment or coinsurance amounts listed above. When a generic drug is available and a brand drug is dispensed, the member owes the difference in cost between the brand and generic drug in addition to the applicable brand drug copay or coinsurance. This applies regardless of the physician's directions on the prescription order.