

BLUE CHOICE® PPO \$15 \$0 DEDUCTIBLE 90/70

PLAN YEAR DEDUCTIBLES	IN NETWORK BENEFITS	OUT OF NETWORK BENEFITS
Individual	None	\$300
Family	None	\$900
Coinsurance Limit	Individual/Family \$1,000/\$3,000	Individual/Family \$1,700/\$5,100
PREVENTIVE MEDICAL SERVICES	IN NETWORK BENEFITS	OUT OF NETWORK BENEFITS
Periodic Physical Exams	Covered at 100%	Covered at 70%
Routine Annual GYN Exam	Covered at 100%	Covered at 70%
Routine Mammogram	Covered at 100%	Covered at 70%
Routine Sigmoidoscopy & Colonoscopy	Covered at 100%	Covered at 70%
Routine Pap Smear	Covered at 100%	Covered at 70%
Routine Well-Child Care	Covered at 100%	Covered at 70%
Immunizations	Covered at 100%	Covered at 70%
Routine Vision Exams	Covered at 100%	Covered at 70%
Routine Hearing Exams	Covered at 100%	Covered at 70%
Prostate Screening Antigen Test	Covered at 100%	Covered at 70%
Lead Poisoning Screening Test	Covered at 100%	Covered at 70%
TREATMENT OF ILLNESS OR INJURY	IN NETWORK BENEFITS	OUT OF NETWORK BENEFITS
Primary Doctor's Office Visits for Diagnosis & Treatment	\$15 copay per visit	Covered at 70% ¹
Specialist/Referral Care	\$30 copay per visit	Covered at 70% ¹
Laboratory Services		
– Independent	\$10 copay per visit	Covered at 70% ¹
– Hospital based	Covered at 90%	Covered at 70% ¹
Imaging & Machine Testing Service		
– Independent	\$30 copay per visit	Covered at 70% ¹
– Hospital based	Covered at 90%	Covered at 70% ¹
Outpatient High Tech Radiology Independent and Hospital Based (i.e. MRI, MRA, CT, CTA, PET scan)	Covered at 90%	Covered at 70% ¹
Chiropractic (up to 30 visits per Plan year)	Covered at 90%	Covered at 75% ¹
Physical & Occupational Therapy (30 visits combined per Plan Year)	Covered at 90%	Covered at 70% ¹
Speech Therapy (30 visits per Plan Year)	Covered at 90%	Covered at 70% ¹
Radiation Therapy and Chemotherapy	Covered at 90%	Covered at 70% ¹
Inpatient Hospital		
– Semiprivate Room (including intensive care, if medically necessary)	Covered at 90%	Covered at 70% ¹
– Physician's & Surgeon's Services	Covered at 90%	Covered at 70% ¹
– Other Medical Professional Services	Covered at 90%	Covered at 70% ¹
Maternity (hospital, birthing center, pre-natal and post-natal care)	Covered at 90%	Covered at 70% ¹
Outpatient Surgical Facility		
– Outpatient Ambulatory	Covered at 100%	Covered at 70% ¹
– Outpatient Hospital	Covered at 90%	Covered at 70% ¹

BLUE CHOICE® PPO \$15 \$0 DEDUCTIBLE 90/70 CONTINUED

EMERGENCY SERVICES	IN NETWORK BENEFITS	OUT OF NETWORK BENEFITS
Emergency Room	Covered at 90%	Covered same as In Network ¹
Urgent Care Centers / Medical Aid Units	\$30 copay per visit	Covered at 70% ¹
Ambulance	Covered at 90%	Covered same as In Network ¹
OTHER SERVICES	IN NETWORK BENEFITS	OUT OF NETWORK BENEFITS
Inpatient Private Duty Nursing (up to 240 hours per 12 month period)	Covered at 90%	Covered at 70% ¹
Durable Medical Equipment (DME)	Covered at 90%	Covered at 70% ¹
Skilled Nursing Facility (up to 120 days per confinement)	Covered at 90%	Covered at 70% ¹
Home Health Care (up to 100 visits per Plan Year)	Covered at 90%	Covered at 70% ¹
Alcohol and Substance Abuse Treatment ²	Covered same as medical	Covered same as medical
Serious Mental Health Care ²	Covered same as medical	Covered same as medical
Other Mental Health Care		
– Inpatient and Partial Hospitalization (up to 31 inpatient days or 62 partial hospitalization days per Plan Year. Two partial hospitalization days reduce inpatient days by one day. One inpatient day reduces partial hospitalization days by two days.)	Covered at 90%	Covered at 70% ¹
– Outpatient (up to 20 visits per Plan Year)	\$30 copay per visit	Covered at 70% ¹
PRESCRIPTION DRUGS		
Prescription Drugs	See “Your Prescription Drug Program”	

¹Benefits are subject to a Plan Year deductible.

²Delaware law defines serious mental illness as nine diagnostic classes. Benefits for serious mental illness and substance abuse treatment are covered at the same levels as other medical care.

PPO members can receive care with in-network providers in the national BlueCard® Network across the country. You can access the network by searching online at bluecares.com or by calling a BlueCard customer service representative at 1.800.810.BLUE.

Note: The plan includes reduced coverage for bariatric surgeries and preferred coverage for organ transplants performed at the *Blue Distinction* Centers for Transplants (BDCT). For transplants performed at participating but non-BDCT facilities, charges are covered at a reduced benefit level. Transplants performed at non-participating facilities are not covered.

This Benefits Summary presents plan highlights only. It is not a contract. Please refer to your benefits booklet (or contact your marketing representative to request a copy) for complete information. All percentages are based on Highmark Delaware's allowable charge.