SIMPLYBLUE® EPO \$15 \$0 DEDUCTIBLE 90

Individual None Family None Plan Year Coinsurance Limit: Individual/Family \$1,000/\$3,000 Plan Year Coinsurance Limit: Individual/Family \$1,000/\$3,000 PREVENTIVE MEDICAL SERVICES IN NETWORK BENEFTS Periodic Physical Exams Covered at 100% Routine Annual GYP Exam Covered at 100% Routine Mammogram Covered at 100% Routine Mammogram Covered at 100% Routine Pap Smear Covered at 100% Routine Pap Smear Covered at 100% Routine Vision Exams Covered at 100% Routine Vision Exams Covered at 100% Routine Hearing Exams Covered at 100% Routine Hearing Exams Covered at 100% Routine Vision Exams Covered at 100% Routine Hearing Exams Covered at 100% Routine Vision Exams Covered at 100% Routine Hearing Exams Covered at 90% Imaging & Machine Testing Services Covered at 90% Routine Time Example Covered at 90% Routine Hearing Exams Covered at 90% Routine Hearing Example Routine Hearing Example Routine Hearing Example Routine Hearing Example Routine Routine Hearing Example Routine Routi	PLAN YEAR DEDUCTIBLES	
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SIMPLYBLUE® EPO \$15 \$0 DEDUCTIBLE 90 CONTINUED

EMERGENCY SERVICES	IN NETWORK BENEFITS
Emergency Room	Covered at 90%
Urgent Care Centers / Medical Aid Units	\$30 copay per visit
Ambulance	Covered at 90%
OTHER SERVICES	IN NETWORK BENEFITS
Inpatient Private Duty Nursing (up to 240 hours per 12 month period)	Covered at 90%
Durable Medical Equipment (DME)	Covered at 90%
Skilled Nursing Facility (up to 120 days per confinement)	Covered at 90%
Home Health Care (up to 100 visits per Plan Year)	Covered at 90%
Alcohol and Substance Abuse Treatment ¹	Covered same as medical
Serious Mental Health Care ¹	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.) - Outpatient (up to 20 visits per Plan Year)	Covered at 90% \$30 copay per visit
PRESCRIPTION DRUGS	
Prescription Drugs	See "Your Prescription Drug Program"

¹Delaware law defines serious mental illness as including nine diagnostic classes. Benefits for serious mental illness and substance abuse treatment are covered at the same levels as other medical care.

Note: Copays still apply after coinsurance expense limit has been reached.

Note: The plan includes reduced coverage for bariatric surgeries and preferred coverage for organ transplants performed at 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.

There are no Out-of-Network benefits. EPO members can access In-Network PPO providers anywhere in the Nation. If you are enrolling in the EPO Plan, you can take advantage of additional resources. The Blue Cross and Blue Shield Association's web site, **bluecares.com**, provides online access to the most current listing of providers, whether you need covered medical care close to home, across the country or around the world. On the **bluecares.com** home page, EPO enrollees should click on *BlueCard® Doctor and Hospital Finder*, provide the information requested, and choose the *PPO Network* option. Once you submit your information, you'll instantly receive an online list of network providers in the zip code requested—as well as driving directions to their offices or facilities. If you prefer personal help by phone, you can find network providers by calling a BlueCard customer service representative at **1.800.810.BLUE (2583)**.

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.



Highmark Blue Cross Blue Shield Delaware is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross, Blue Shield, the Cross and Shield Symbols and SimplyBlue are registered service marks of the Blue Cross and Blue Shield Association. Highmark is a registered mark of Highmark Inc. Benefits are subject to review by the Delaware Department of Insurance.

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