

SIMPLYBLUE® EPO \$1,500 80 VALUE OPTION

PLAN YEAR DEDUCTIBLES

Individual	\$1,500
Family	\$4,500
Plan Year Coinsurance Limit:	Individual/Family \$3,000/\$6,000

PREVENTIVE MEDICAL SERVICES

Periodic Physical Exams	Covered at 100%
Routine Annual GYN Exam	Covered at 100%
Routine Mammogram	Covered at 100%
Routine Sigmoidoscopy & Colonoscopy	Covered at 100%
Routine Pap Smear	Covered at 100%
Routine Well-Child Care	Covered at 100%
Immunizations	Covered at 100%
Routine Vision Exams	Covered at 100%
Routine Hearing Exams	Covered at 100%
Prostate Screening Antigen Test	Covered at 100%
Lead Poisoning Screening Test	Covered at 100%

IN NETWORK BENEFITS

TREATMENT OF ILLNESS OR INJURY

IN NETWORK BENEFITS

Primary Doctor's Office Visits for Diagnosis & Treatment:	\$30 copay per visit
Specialist/Referral Care	\$50 copay per visit ¹
Laboratory Services	
– Independent	\$30 copay per visit
– Hospital based	\$50 copay per visit ¹
Imaging & Machine Testing Services	
– Independent	\$30 copay per visit
– Hospital based	\$50 copay per visit ¹
OP High Tech Radiology Independent and Hospital Based (e.g. MRI, MRA, CT, PET scan)	\$200 copay per visit ¹
Chiropractic (up to 30 visits per Plan Year)	Covered at 80% ¹
Physical & Occupational Therapy (30 visits combined per Plan Year)	Covered at 80% ¹
Speech Therapy (30 visits per Plan Year)	Covered at 80% ¹
Radiation Therapy and Chemotherapy	Covered at 80% ¹
Inpatient Hospital	
– Semiprivate Room (including intensive care, if medically necessary)	Covered at 80% ¹ , \$300 copay per admission
– Physician's & Surgeon's Services	Covered at 80% ¹
– Other Medical Professional Services	Covered at 80% ¹
Maternity (hospital, birthing center and pre-natal and post-natal care)	Covered at 80% ¹ , \$300 copay per admission
Outpatient Surgical Facility	
– Outpatient Ambulatory	Covered at 80% ¹ , \$150 copay per visit
– Outpatient Hospital	Covered at 80% ¹ , \$200 copay per visit

SIMPLYBLUE® EPO \$1,500 80 VALUE OPTION CONTINUED

EMERGENCY SERVICES	IN NETWORK BENEFITS
Emergency Room	Covered at 80% ¹ , \$250 copay per visit
Urgent Care Centers / Medical Aid Units	\$50 copay per visit ¹
Ambulance	Covered at 80% ¹
OTHER SERVICES	IN NETWORK BENEFITS
Inpatient Private Duty Nursing (up to 240 hours per 12 month period)	Covered at 80% ¹
Durable Medical Equipment (DME)	Covered at 80% ¹
Skilled Nursing Facility (up to 120 days per confinement)	Covered at 80% ¹
Home Health Care (up to 100 visits per Plan Year)	Covered at 80% ¹
Alcohol and Substance Abuse Treatment ¹	Covered same as medical ¹
Serious Mental Health Care*	Covered same as medical ¹
Other Mental Health Care ²	
– 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 80% ¹ , \$300 copay per admission
– Outpatient (up to 20 visits per Plan Year)	\$50 copay per visit ¹
PRESCRIPTION DRUGS	
Prescription Drugs	See “Your Prescription Drug Program”

*Delaware 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.

¹ Benefits are subject to a Plan Year deductible. Three individuals must meet the deductible in order for the family deductible to be met.

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

Note: The plan includes 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. Bariatric surgery is 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 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.