

Summary of Gold EPO High Benefits



Benefit	In-Network
General Provisions	
Benefit Period	Plan Year
Provider Network	NENY PPO Network
Deductible	
Individual	\$0
Family	\$0
Coinsurance	0% after deductible
Out-of-Pocket Maximum	
Individual	\$9,100
Family	\$18,200
Deductible & Out-of-Pocket Max Administration	Embedded
Domestic Partner and Children	Includes coverage for Domestic Partner and Children
Office Visits	
Primary Care Provider Office & Telehealth Visits	\$30 copay
Specialist Office & Telehealth Visits	\$50 copay
Telemedicine (Well360 Virtual Health)	\$0 copay
Allergy Testing & Injections	PCP Office Site: \$30 copay - Specialist Office Site: \$50 copay
Prenatal and Postnatal Care	\$30 copay
Cost-share applies to initial visit only	
Preventive Care	
Immunizations	Covered in full
Colorectal cancer screening	Covered in full
Mammograms	Covered in full
Routine Physical exams	Covered in full
Routine Gynecological exams	Covered in full
Routine Diagnostic services	Covered in full
Well Child Visits	Covered in full
Hospital Services	
Inpatient Hospital	\$1000 copay
Inpatient Maternity	\$1000 copay
Outpatient Surgery Facility	\$250 copay
Skilled Nursing Facility	\$1000 copay Limit: None
Emergency & Urgent Care Services	
Emergency Room	\$300 copay (waived if admitted)
Waived if admitted	
Ambulance	\$300 copay
Urgent Care Center	\$75 copay
Therapy, Rehabilitative and Habilitative Services	
Chiropractic Care	\$30 copay
Physical, Occupational, & Speech Therapies (Rehabilitative and Habilitative)	\$30 copay
Therapy Benefit Maximum	60 combined PT/OT/ST Visits per condition per plan year
Respiratory Therapy	\$50 copay
Mental Health/Substance Abuse	
Inpatient Mental Health	\$1000 copay
Inpatient Substance Abuse Detoxification & Rehabilitation	\$1000 copay
Outpatient Mental Health	\$30 copay
Outpatient Substance Abuse Detoxification & Rehabilitation	\$30 copay
Diagnostic Services	
Advanced Imaging (MRI, CAT, PET scan, etc.)	\$100 copay
Radiology (X-ray, Diagnostic testing)	\$50 copay
Laboratory Testing & Pathology	\$50 copay
Other Services	
Diabetic Insulin, Equipment, & Supplies Includes Test strips, Syringes, etc	\$30 copay
Diabetes Care Management Program	Covered in full
Dialysis	\$30 copay / \$50 copay
Outpatient Chemotherapy	\$30 copay / \$50 copay
Durable Medical Equipment	50%
Orthotics & Prosthetics	50%
Home Health Care	PCP Office Site: \$30 copay - Specialist Office Site: \$50 copay Limit: 40 aggregate visits per year; Home Infusion counts toward home health care visit limit.
Hospice	\$250 copay Limit: None
Wellness Card	\$250 per contract Benefit allowance accessible through the use of a debit card, at participating providers for exercise centers, fitness clubs, & gyms
Prescription Drugs	

Benefit	In-Network
Prescription Drug	Retail Drugs (30-day Supply)
	\$10
	\$50
	\$100
	Mail Order Drugs (90-day Supply)
	\$25
	\$125
	\$250
Pediatric Vision Services - Davis Vision National Network	
Exam	Covered in full
Pediatric frame selection	Covered in full
Standard eyeglass lenses (per pair)	Covered in full
Pediatric Dental Services - United Concordia Elite Prime Network	
Preventive Services	100% after \$25 copay
Basic Services	50%
Major Services	50%
Medically Necessary Orthodontics	50%

Discrimination is Against the Law

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Claims Administrator/Insurer will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. The Claims Administrator/Insurer will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
 200 Independence Avenue, SW
 Room 509F, HHH Building
 Washington, D.C. 20201
 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。

CHỦ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المساعدة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

Kominike : Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

注：日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。ID カードの裏に明記されている番号に電話をおかけください（TTY：711）。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.

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