

# Medical Benefit Highlights

## Keystone Health Plan East HMO Select USW Local 286 H & W Fund

| Covered Services   | Your Costs (You pay) |                |
|--|----------------------|----------------|
| Benefits per Calendar Year   | Referred             | Out-of-Network |
| Deductible<br>Individual/Family                                    | \$0/\$0              | Not covered    |
| Out-of-Pocket Maximum (Embedded) <sup>1</sup><br>Individual/Family | \$6,600/\$13,200     | Not covered    |
| Coinsurance  | 0%                   | Not covered    |
| <b>Preventive Services</b>   |                      |                |
| Preventive Care  | No charge            | Not covered    |
| Preventive Colonoscopy   |                      |                |
| Preventive Plus Providers  | No charge            | Not covered    |
| Hospital Based   | No charge            | Not covered    |
| <b>Physician Services</b>  |                      |                |
| Primary Care Physician (PCP)                                       |                      |                |
| Office Visit   | No charge            | Not covered    |
| Telemedicine Visit   | No charge            | Not covered    |
| Specialist   |                      |                |
| Office Visit   | No charge            | Not covered    |
| Telemedicine Visit   | No charge            | Not covered    |
| Retail Health Clinic Visit   | No charge            | Not covered    |
| Urgent Care Visit  | \$24                 | Not covered    |
| <b>Virtual Care<sup>2</sup></b>                                    |                      |                |
| Telemedicine   | No charge            | Not covered    |
| Teledermatology  | No charge            | Not covered    |
| Telebehavioral Health  | No charge            | Not covered    |
| <b>Therapy Services</b>  |                      |                |
| Physical Therapy (60 consecutive days/<br>year) <sup>3</sup>       |                      |                |
| Freestanding   | No charge            | Not covered    |
| Hospital Based   | No charge            | Not covered    |
| Occupational Therapy (60 consecutive<br>days/year) <sup>3</sup>    |                      |                |
| Freestanding   | No charge            | Not covered    |
| Hospital Based   | No charge            | Not covered    |
| Speech Therapy (60 consecutive days/<br>year) <sup>3</sup>         | No charge            | Not covered    |

| Emergency Services                        |
|---|
| Emergency Room (copay waived if admitted) |
| Emergency Ambulance                       |
| Non-Emergency Ambulance                   |

| Hospital Services                                    |
|--|
| Inpatient Hospital Services                          |
| Observation Services                                 |
| Maternity Hospital Services                          |
| Inpatient Professional Services (includes Maternity) |

| Outpatient Surgery               |
|----------------------------------|
| Freestanding                     |
| Hospital Based                   |
| Outpatient Professional Services |

| Outpatient Diagnostics                           |
|--|
| Diagnostic Medical (EKG)                         |
| Routine Radiology (X-Ray)                        |
| Freestanding                                     |
| Hospital Based                                   |
| Advanced Imaging (MRI/MRA,CT/CTA Scan, PET Scan) |
| Freestanding                                     |
| Hospital Based                                   |

| Outpatient Lab and Pathology |
|------------------------------|
| Freestanding                 |
| Hospital Based               |

| Other Medical Services                          |
|---|
| Spinal Manipulations (60 consecutive days/year) |
| Acupuncture                                     |
| Standard Injectables                            |
| Allergy Injections                              |
| Biotech/Specialty Injectables                   |
| Home/Office                                     |
| Outpatient                                      |
| Chemotherapy                                    |

| Referred  |
|-----------|
| \$35      |
| No charge |
| No charge |

| Referred        |
|-----------------|
| \$240/Admission |
| No charge       |
| \$240/Admission |
| No charge       |

| Referred  |
|-----------|
| No charge |
| \$100     |
| No charge |

| Referred  |
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| Referred  |
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| No charge |
| No charge |

| Referred    |
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| No charge   |
| Not covered |
| No charge   |
| No charge   |
| No charge   |
| No charge   |
| No charge   |
| No charge   |

| Out-of-Network              |
|-----------------------------|
| Covered at In-Network level |
| Covered at In-Network level |
| Not covered                 |

| Out-of-Network |
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| Not covered    |
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|  |                 |             |
|--|-----------------|-------------|
| Dialysis   | No charge       | Not covered |
| Skilled Nursing Facility (180 days/year)   | No charge       | Not covered |
| Home Health  | No charge       | Not covered |
| Hospice  | No charge       | Not covered |
| Durable Medical Equipment (DME)  | No charge       | Not covered |
| Mental Health – Outpatient (includes serious mental illness and substance abuse) |                 |             |
| Office Visit   | No charge       | Not covered |
| All Other Services   | No charge       | Not covered |
| Mental Health – Inpatient (includes serious mental illness and substance abuse)  | \$240/Admission | Not covered |
| Routine Eye Care   | No charge       | Not covered |

- 1 Embedded out-of-pocket maximum: Each covered family member only needs to satisfy his or her individual out-of-pocket maximum, not the entire family out-of-pocket maximum.
- 2 Telemedicine is provided by a designated telemedicine provider, please visit [www.ibx.com/findcarenow](http://www.ibx.com/findcarenow).
- 3 Physical Therapy, Occupational Therapy, Speech Therapy, and Cognitive Therapy combined visit limit.

Keystone is a Health Maintenance Organization (HMO). This is a managed care program. Coverage is available when your care is provided or referred by a Keystone primary care physician (PCP). Your Keystone PCP may also refer you to other Keystone providers for care, if needed. Designated Site – PCPs are required to choose one radiology, physical therapy, occupational therapy, and laboratory provider where they will send their Keystone members. You can view the sites selected by your PCP at [www.ibx.com](http://www.ibx.com).

This summary represents only a partial listing of benefits and exclusions of the Medical Program described in this summary. If your employer purchases another program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by medical policy. As a result, this managed care plan may not cover all of your health care expenses. Read your contract/member benefit booklet carefully for a complete listing of terms, limitations, and exclusions of the program. For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.ibx.com/LGBooklet](http://www.ibx.com/LGBooklet) or call 1-800-ASK-BLUE (TTY: 711).

Benefits may be changed by Independence Blue Cross to comply with applicable federal/state laws and regulations.

Certain services require preapproval/precertification by the health plan prior to being performed. To obtain a list of services that require authorization, please log on to <http://www.ibx.com/preapproval> or call the phone number that is listed on the back of your identification card.

Benefits underwritten or administered by Keystone Health Plan East, a subsidiary of Independence Blue Cross - Independent licensees of the Blue Cross and Blue Shield Association. [www.ibx.com](http://www.ibx.com)

# Drug Benefit Highlights

Standard Prescription Drug Program \$0/\$20.. USW Local 286

| <b>Covered Services</b>   | <b>Your Costs (You pay)</b> |                       |
|---|-----------------------------|-----------------------|
| <b>Benefits per Calendar Year</b>   | <b>In-Network</b>           | <b>Out-of-Network</b> |
| Deductible  | \$0/\$0                     | \$0/\$0               |
| Out-of-Pocket Maximum   | Combined with Medical       | Combined with Medical |
| Formulary   | Standard                    |                       |
| Dispense as Written (DAW) Provision   | Preferred Generic           |                       |
| <hr/>   |                             |                       |
| <b>Retail Pharmacy</b>  | <b>In-Network</b>           | <b>Out-of-Network</b> |
| Tier 1 Generic Drugs  | No charge                   | 50% Reimbursement     |
| Tier 2 Preferred Brand  | \$20                        | 50% Reimbursement     |
| Dispensing Limits <sup>1</sup>  | 30 day supply max           | 30 day supply max     |
| <hr/>   |                             |                       |
| <b>Mail Order Pharmacy<br/>Available for maintenance drugs</b>              | <b>In-Network</b>           | <b>Out-of-Network</b> |
| Tier 1 Generic Drugs  | No charge                   | Not covered           |
| Tier 2 Preferred Brand Drugs  | No charge                   | Not covered           |
| Dispensing Limits <sup>2</sup>  | 90 day supply max           | Not covered           |
| <hr/>   |                             |                       |
| <b>Drug Coverage</b>  | <b>In-Network</b>           | <b>Out-of-Network</b> |
| ACA Preventive Drugs <sup>3</sup>   | Covered                     | Covered               |
| Compound Medications  | Covered                     | Covered               |
| Contraceptives  | Covered                     | Covered               |
| Diabetic Supplies (i.e., test strips)                                       | Covered                     | Covered               |
| Glucometers (no copayment/coinsurance required at participating pharmacies) | Covered                     | Covered               |
| Insulin   | Covered                     | Covered               |
| Insulin Needles and Syringes  | Covered                     | Covered               |
| Lancets (no copayment/coinsurance required at participating pharmacies)     | Covered                     | Covered               |
| Prescribed Tobacco Cessation Drugs (RX and OTC)                             | Covered                     | Covered               |
| Allergy Serum   | Not covered                 | Not covered           |
| Blood, Blood Plasma   | Not covered                 | Not covered           |
| Drugs used for Cosmetic Purposes  | Not covered                 | Not covered           |
| Injectable Fertility Drugs  | Not covered                 | Not covered           |
| Investigational/Experimental Drugs  | Not covered                 | Not covered           |
| Non-Federal Legend Drugs  | Not covered                 | Not covered           |
| Over-The-Counter Drugs (Non-Prescription)                                   | Not covered                 | Not covered           |
| Weight Control Drugs  | Not covered                 | Not covered           |



- 1 Maintenance medications may also be available for up to a 90-day supply at participating Act 207 Retail pharmacies for the same mail order member cost sharing as indicated above.
- 2 Up to a 90-day supply of drugs to treat chronic conditions available at Rite Aid or mail for same cost share.
- 3 Certain designated preventative medications will not be subject to any cost-sharing or deductibles, but will be subject to the terms and conditions of your benefits contract. Refer to your summary of benefits, member handbook, and/or benefit booklet to determine if your plan includes 100 percent coverage for in-network preventive services.

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This summary represents only a partial listing of benefits and exclusions of the Prescription Drug Program described in this summary. If your employer purchases another program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by pharmacy policy. As a result, this program may not cover all of your health care expenses. Read your contract/member benefit booklet carefully for a complete listing of terms, limitations, and exclusions of the program. For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.ibx.com/LGBooklet](http://www.ibx.com/LGBooklet) or call **1-800-ASK-BLUE** (TTY: 711).

Any prescription refilled in excess of the number of refills specified by the physician, or any refill dispensed after one year from the physician's original order are not covered. Devices or supplies except those specifically listed under covered drugs are not covered.

All covered self-administered specialty medications will be provided through the convenient Specialty Pharmacy Program for the appropriate cost sharing indicated above. Benefits are available for up to a thirty (30) days supply.

The pharmacy network includes more than 65,000 retail pharmacies. You can locate a participating pharmacy near you on [www.ibx.com](http://www.ibx.com) by selecting the Find a Participating Pharmacy feature.

Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross - Independent licensees of the Blue Cross and Blue Shield Association. [www.ibx.com](http://www.ibx.com)

## Language Assistance Services

**Spanish:** ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

**Chinese:** 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电 1-800-275-2583。

**Korean:** 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

**Portuguese:** ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

**Gujarati:** સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

**Vietnamese:** LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

**Russian:** ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

**Polish:** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

**Italian:** ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

**Arabic:** ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

**French Creole:** ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

**Pennsylvania Dutch:** BASS UFF: Wann du Pennsylvania Deitsch schwetzsch, kannscht du Hilf griege in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

**Hindi:** ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

**Japanese:** 備考: 母国語が日本語の方は、言語アシスタンスサービス(無料)をご利用いただけます。1-800-275-2583へお電話ください。

### Persian (Farsi):

توجه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583 تماس بگیرید.

**Navajo:** Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh. Hódííłnih koji' 1-800-275-2583.

### Urdu:

توجه درکار ہے: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583.

**Mon-Khmer, Cambodian:** សូមមេត្តាចាប់អារម្មណ៍៖ ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥតគិតថ្លៃ។ ទូរសព្ទទៅលេខ 1-800-275-2583។

## Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

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

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: [civilrightscordinator@1901market.com](mailto:civilrightscordinator@1901market.com). If you need help filing a grievance, our 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, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.