

**BENEFIT HIGHLIGHTS**

CapitalBlueCross.com



**PPO Plan**

**Muhlenberg College**

This information is not a contract, but highlights some of the benefits available to you and is not intended to be a complete list or description of available services. Benefits are subject to the exclusions and limitations contained in your Benefits Booklet (also known as "Certificate of Coverage"). Refer to your Benefits Booklet for complete details.

<b>YOUR MEDICAL PLAN SUMMARY OF COST SHARING</b>		
	<b>Member Responsibilities</b>	
	<b>If provider is in-network</b>	<b>If provider is out-of-network</b>
<b>Deductible</b> (per benefit period)	\$500 per member \$1,000 per family	\$2,000 per member \$4,000 per family
<b>Coinsurance</b> (Percentage you pay after your deductible is met.)	20% coinsurance after deductible	30% coinsurance after deductible
<b>Out-of-pocket maximum</b> (The most you pay per benefit period, after which benefits are paid at 100%).	Overall in-network out-of-pocket maximum includes deductible, copayments, and coinsurance for medical and prescription drugs: \$8,150 per member \$16,300 per family	Out-of-network medical coinsurance-only maximum: \$3,000 per member \$6,000 per family  Overall out-of-network out-of-pocket not applicable
<b>Office Visit / Urgent Care / Emergency Room Copayments</b>		
<b>VirtualCare (non-specialist) visits</b> —delivered via the Capital Blue Cross VirtualCare platform	\$0 copayment per visit	Not applicable
<b>VirtualCare (specialist) visits</b> —delivered via the Capital Blue Cross VirtualCare platform	\$25 copayment per visit	Not applicable
<b>Office visits and consultations (in-person &amp; telehealth)</b> —performed by a family practitioner, general practitioner, internist, pediatrician or in-person	\$20 copayment per visit	30% coinsurance after deductible
<b>Specialist office visits</b> (in-person & telehealth)	\$35 copayment per visit	30% coinsurance after deductible
<b>Urgent care services</b>	\$45 copayment per visit	30% coinsurance after deductible
<b>Emergency room</b>	\$200 copayment per visit, waived if admitted	
<b>Preventive Care</b>		
<b>Pediatric and adult preventive care</b>	No charge, deductible waived	30% coinsurance after deductible
<b>Screening gynecological exam and pap smear</b>	No charge, deductible waived	30% coinsurance, deductible waived
<b>Screening mammogram</b>	No charge, deductible waived	30% coinsurance, deductible waived
<b>Facility / Surgical Services</b>		
<b>Inpatient hospital room and board including maternity services and newborn care</b>	20% coinsurance after deductible	30% coinsurance after deductible
<b>Acute inpatient rehabilitation</b>	20% coinsurance after deductible	30% coinsurance after deductible
<b>Skilled nursing facility</b> (100 days per benefit period)	20% coinsurance after deductible	30% coinsurance after deductible
<b>Surgical procedure and anesthesia</b> (professional charges)	20% coinsurance after deductible	30% coinsurance after deductible
<b>Outpatient surgery at ambulatory surgical center</b> (facility charge only)	20% coinsurance after deductible	30% coinsurance after deductible
<b>Outpatient surgery at acute care hospital</b> (facility charge only)	20% coinsurance after deductible	30% coinsurance after deductible
<b>Diagnostic Services</b>		
<b>High tech imaging</b> (such as MRI, CT, PET)	20% coinsurance after deductible	30% coinsurance after deductible
<b>Radiology</b> (other than high tech imaging)	20% coinsurance after deductible	30% coinsurance after deductible
<b>Independent laboratory</b>	20% coinsurance after deductible	30% coinsurance after deductible
<b>Facility-owned laboratory</b> (i.e. Health System owned)	20% coinsurance after deductible	30% coinsurance after deductible
<b>Diagnostic mammogram</b>	20% coinsurance, deductible waived	30% coinsurance, deductible waived
<b>Therapy Services (Rehabilitative and Habilitative Services)</b>		
<b>Physical therapy</b>	\$25 copayment per visit	30% coinsurance after deductible
<b>Occupational therapy</b>	\$25 copayment per visit	30% coinsurance after deductible
<b>Speech therapy</b>	\$25 copayment per visit	30% coinsurance after deductible
<b>Respiratory therapy</b>	20% coinsurance after deductible	30% coinsurance after deductible
<b>Manipulation therapy</b>	\$25 copayment per visit	30% coinsurance after deductible
<b>Mental Health (MH) and Substance Use Disorder Services (SUD)</b>		
<b>MH &amp; SUD detoxification inpatient services</b>	20% coinsurance after deductible	30% coinsurance after deductible
<b>MH &amp; SUD rehabilitation outpatient services</b>	\$25 copayment per visit	30% coinsurance after deductible
<b>Additional Services</b>		
<b>Home healthcare services</b> (90 visits per benefit period)	20% coinsurance, deductible waived	30% coinsurance after deductible
<b>Durable medical equipment and supplies; prosthetic appliances and orthotic devices</b>	20% coinsurance, deductible waived	30% coinsurance after deductible

Benefits are underwritten by Capital Advantage Assurance Company®, a subsidiary of Capital Blue Cross. An independent licensee of the Blue Cross Blue Shield Association.

Deductibles, coinsurance and copayments under this program are separate from any deductibles, coinsurance and copayments required under any other health benefits coverage you may have.

In-network providers agree to accept our allowance as payment in full—often less than their normal charge. If you visit an out-of-network provider, you are responsible for paying the deductible, coinsurance and the difference between the out-of-network provider's charges and the allowed amount. Out-of-network providers may balance bill the member. Some out-of-network facility providers are not covered. In certain situations, a facility fee may be associated with an outpatient visit to a professional provider. Members should consult with the provider of the services to determine whether a facility fee may apply to that provider. An additional cost-sharing amount may apply to the facility fee.

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