

# Health Care Benefit Highlights

*PPO 1-2-3 1500*  
*(Blue Options<sup>SM</sup>)*  
*\$1,500 Individual Deductible*



North Carolina Medical Society  
*Employee Benefit Plan*

Sponsored by: **North Carolina Medical Society**

Marketed exclusively by: **Curi Benefits Solutions**

Administered by: **Blue Cross and Blue Shield of North Carolina**

# Blue Options 1-2-3<sup>SM</sup> Benefit Highlights (PPO)

The coinsurance amounts that appear on this benefit highlight represent Plan responsibility.  
The coinsurance amounts that display in the benefit booklet represent member responsibility.

Level 1	In-network	Out-of-network <sup>1</sup>
<b>Routine Wellness Exams</b> (See hospital based clinics-Level 3)		
<i>For the most updated list of general preventive/screenings, immunizations, well-baby/well-child care and women's preventive care services mandated under Federal law, see our website at bcbsnc.com/preventive.</i>		
<i>Routine eye exams are covered only In-Network as non-mandated Preventive Care.</i>		
<i>Nutritional counseling is covered and available In-Network and Out-of-Network.</i>		
Primary Care Provider	100%, no deductible	Not Available
Specialist	100%, no deductible	Not Available
<b>Screening Services</b>		
<i>*Colorectal screen, bone mass measurement, newborn hearing screening, prostate specific antigen tests (PSAs), gynecological exams, cervical cancer screening, ovarian cancer screening and mammograms are state mandated and also covered Out-of network.</i>		
Primary Care Provider	100%, no deductible	70% after deductible
Specialist Outpatient clinic	100%, no deductible	70% after deductible
	100%, no deductible	70% after deductible
	100%, no deductible	70% after deductible
<b>Screening Colonoscopy, When Performed Alone</b>		
<i>Provided in any setting</i>		
<b>Screening Mammography, When Performed Alone</b>		
<i>Provided in any setting</i>		
<b>Other Primary Care Office-based Services</b>		
<i>Includes consultations, second opinions, x-rays, lab tests and surgery. For these services provided by a specialist, see Level 3 Benefits.</i>		
Primary Care Provider & Telehealth	\$35 copayment	60% after deductible
Mental Health & Substance Abuse	\$35 copayment	60% after deductible

## Level 2

<b>Inpatient Hospital Services</b>		
<i>Includes Maternity, Delivery and Transplants</i>		
Hospital and Hospital Based Services	\$250 per admission copayment, then 90% after deductible	\$500 per admission copayment, then 60% after deductible
<b>Inpatient Professional Services</b>		
Specialist	90% after deductible	60% after deductible
<b>Skilled Nursing Facility (60 days per Benefit Period)</b>	90% after deductible	60% after deductible
<b>Inpatient Home Health Care, and Hospice Care</b>	90% after deductible	60% after deductible
<b>Inpatient Ambulance Services</b>	90% after deductible	90% after deductible
<b>Inpatient Infertility Services</b>		
Hospital and Hospital Based Services	\$250 per admission copayment, then 90% after deductible	\$500 per admission copayment, then 60% after deductible
Specialist	90% after deductible	60% after deductible
<b>Inpatient Mental Health Facility Services</b>		
Facility Mental Health Services	\$250 per admission copayment, then 90% after deductible	\$500 per admission copayment, then 60% after deductible
<b>Inpatient Mental Health Professional Services</b>		
Specialist	90% after deductible	60% after deductible
<b>Inpatient Substance Abuse Services</b>		
Facility Substance Abuse Services	\$250 per admission copayment, then 90% after deductible	\$500 per admission copayment, then 60% after deductible
<b>Inpatient Substance Abuse Professional Services</b>		
Specialist	90% after deductible	60% after deductible

## Blue Options 1-2-3<sup>SM</sup> Benefit Highlights (PPO)

Level 3	In-network	Out-of-network <sup>1</sup>
<b>Specialist Office-Based Services</b>		
Specialist	70% after deductible	60% after deductible
<b>Specialist Outpatient Facility-Based Services</b>		
Specialist	70% after deductible	60% after deductible
<b>Urgent Care Center Services</b>		70% after deductible
<b>Emergency Room Visit</b>		70% after deductible
<b>Outpatient Hospital Services</b>	70% after deductible	60% after deductible
<i>Includes hospital and hospital-based services, hospital based clinics, surgery, and outpatient diagnostic services such as lab tests, X-rays, ultrasounds, and other diagnostic tests, such as EEG's, EKG's, pulmonary function tests, rehabilitative, habilitative and other therapies.</i>		
<b>Outpatient Labs and Mammograms with surgery or other services</b>	70% after deductible	60% after deductible
<b>Outpatient Labs and Colonoscopy with surgery or other services</b>	70% after deductible	60% after deductible
<b>Routine Wellness Exams and Screening Services provided in outpatient clinic setting (Primary Care or Specialist)</b>	100%, no deductible	70% after deductible
<b>Outpatient Ambulance</b>	70% after deductible	70% after deductible
<b>Therapies</b>		
<i>Rehabilitative and Habilitative Therapies (Maximums apply to Home, Office and Outpatient Settings):</i>		
<i>Physical/Occupational/Chiropractic: 30 visits</i>		
<i>Speech Therapy: 30 visits</i>		
Specialist	70% after deductible	60% after deductible
Facility	70% after deductible	60% after deductible
<b>CT scans, MRI's, MRA's and PET scans in any location, including physician's office</b>	70% after deductible	60% after deductible
<b>Infertility Services</b>		
Outpatient Hospital and Ambulatory Surgery Center (ASC) Services	70% after deductible	60% after deductible
Outpatient Professional Services (Outpatient Hospital, and ASC)	70% after deductible	60% after deductible
Specialist	70% after deductible	60% after deductible
<b>Mental Health Outpatient Facility Services</b>		
Facility Mental Health Services	70% after deductible	60% after deductible
<b>Mental Health Outpatient Professional Services (Outpatient Facility)</b>		
Specialist	70% after deductible	60% after deductible
<b>Substance Abuse Outpatient Services (Outpatient Facility)</b>		
Facility Substance Abuse Services	70% after deductible	60% after deductible
<b>Prescription Drugs</b>		
<i>Up to 30 day supply. 31-60 day supply is two copayments and 61-90 day supply is three copayments if received from a retail pharmacy, and 2.5 times the copayment if received from mail order. MAC B Pricing, Brand Penalty</i>		
Tier 1	\$10 copayment	Copayment + charge over In-network allowed amount
Tier 2	\$25 copayment	Copayment + charge over In-network allowed amount
Tier 3	\$40 copayment	Copayment + charge over In-network allowed amount
Tier 4	\$80 copayment	Copayment + charge over In-network allowed amount
Tier 5†	75% coinsurance	Coinsurance + charge over In-network allowed amount
Preventive OTC Medications and Contraceptive Drugs and Devices as listed at <a href="http://bcbsnc.com/preventive">bcbsnc.com/preventive</a>	100%, no deductible	100%, no deductible

† There is a \$100 per Drug Maximum for each 30-day supply for Tier 5.

## Blue Options 1-2-3<sup>SM</sup> Benefit Highlights (PPO)

Lifetime Maximum, Deductibles & Out-of-Pocket Limits	In-network	Out-of-network <sup>1</sup>
--	------------	-----------------------------

The following Deductibles and Out-of-Pocket limits apply to all services unless otherwise indicated:

<b>Lifetime Benefit Maximum</b>	Unlimited	Unlimited
<b>Deductibles</b>		
Individual (per Benefit Period)	\$1,500	\$3,000
Family (per Benefit Period)	\$3,000	\$6,000
<b>Out-of-Pocket Limits</b>		
Individual (per Benefit Period)	\$4,500	\$9,000
Family (per Benefit Period)	\$9,000	\$18,000

### Infertility Services

Combined In-Network and Out-of-Network Lifetime Maximum of 3 ovulation induction cycles, with or without insemination, per Member for Infertility services, provided in all places of service.

### Lens and Frame Coverage\*

BCBSNC will reimburse you up to the Benefit Period Maximum for glasses, hard, soft or disposable contact lenses.

Covered up to \$130, then 10%

\*The PLAN will pay for either one pair of prescription eyeglasses, or one pair of hard or soft contact lenses or one year supply of disposable contact lenses per BENEFIT PERIOD. Any services in excess of this BENEFIT PERIOD MAXIMUM are not COVERED SERVICES.

1 NOTICE: Your actual expenses for covered services may exceed the stated coinsurance percentage or co-payment amount because actual provider charges may not be used to determine the payment obligations for BCBSNC and its members. North Carolina

## ADDITIONAL INFORMATION ABOUT BLUE OPTIONS 1-2-3 FROM BCBSNC

### Benefit Period

The period of time, usually 12 months as stated in the group contract, during which charges for covered services provided to a member must be incurred in order to be eligible for payment by BCBSNC. A charge shall be considered incurred on the date the service or supply was provided to a member.

### Allowed Amount

The maximum amount that BCBSNC determines is to be paid for covered services provided to a member.

### Out-of-Pocket Limit

The dollar amount you pay for covered services in a benefit period before BCBSNC pays 100% of covered services. It includes deductible, coinsurance and copayments. It does not include charges over the allowed amount, premiums, and charges for non-covered services.

### Day and Visit Maximums

All day and visit maximums are on a combined In- and Out-of-Network basis.

### Utilization Management

To make sure you have access to high quality, cost-effective health care, we manage utilization through a variety of programs including certification, transplant management, concurrent and retrospective review.

If you have a concern regarding the final determination of your care, you have the right to appeal the decision. If you would like a copy of a benefit booklet providing more information about our Utilization Management programs, call the toll free number listed in your information packet.

### Certification

Certification is a program designed to make sure that your care is given in a cost effective setting and efficient manner.

If you need to be hospitalized, you must obtain certification. Non-emergency and non-maternity hospital admissions must be certified prior to the hospitalization. If the admission is not certified, a penalty will be applied.

For maternity admissions, your provider is not required to obtain certification from BCBSNC for prescribing a length of stay up to 48 hours for a normal vaginal delivery, or up to 96 hours for delivery by cesarean section. You or your provider must request certification for coverage for additional days, which will be given by BCBSNC, if medically necessary.

All inpatient and certain outpatient Mental Health and Substance Abuse services must be certified in advance by Magellan Behavioral Health. Call Magellan Behavioral Health at 1-800-359-2422. Office visits do not require certification.

In-network providers are responsible for obtaining certifications. The member will bear no financial penalties if the in-network provider fails to obtain the appropriate authorization. The member is responsible for obtaining certification for services rendered by an out-of-network or out-of-state provider.

### Health and Wellness Program

Because we want to help you stay healthy, we offer a variety of wellness benefits and services. You can take advantage of HealthLine Blue, our 24-hour health information service, a health topics library, asthma and diabetes management and a prenatal program. You will also have access to online health and wellness information at [www.bcbsnc.com](http://www.bcbsnc.com). With our program you can get health advice anytime you need it, so you can learn how to take charge of your health.

### What is Not Covered?

The following are summaries of some of the coverage restrictions. A full explanation and listing of restrictions will be found in your benefit booklet.

Your health benefit plan does not cover services, supplies, drugs or charges that are:

- Not medically necessary
- For injury or illness resulting from an act of war
- For personal hygiene and convenience items
- For inpatient admissions that are primarily for diagnostic studies
- For palliative or cosmetic foot care
- For investigative or experimental purposes
- For hearing aids or tinnitus maskers, except as specifically covered by the benefit plan
- For cosmetic services or cosmetic surgery
- For custodial care, domiciliary care or rest cures
- For treatment of obesity, except for surgical treatment of morbid obesity
- For reversal of sterilization
- For treatment of sexual dysfunction not related to organic disease
- For assisted reproductive technologies as defined by the Centers for Disease Control and Prevention
- For self-injectable drugs in the provider's office