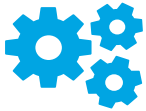


Silver

Health Savings Blue PPO 2500



How it works

Health Savings Blue PPO 2500 helps keep your monthly expenses lower with a higher deductible. Here's how: When you enroll, you set up a Health Savings Account (HSA) and pay into that account. When you go in for medical care, you pay 100% of the cost of most covered services out of your HSA until you reach the deductible of \$2,500 for individuals or \$5,000 for families. Then, you pay a lower percentage of the cost for covered services until you reach the out-of-pocket maximum for the year. That amount is \$3,500 for individuals or \$7,000 for families. After that, Highmark Blue Cross Blue Shield West Virginia covers all your medical expenses when you receive covered health care services from network providers.



HighmarkBCBSWV.com

Highmark Blue Cross Blue Shield West Virginia is an independent licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Companies. Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks of the Blue Cross and Blue Shield Association. Highmark is a registered mark of Highmark Health Services. Please note that information regarding the Patient Protection and Affordable Care Act of 2010 ("PPACA"), as amended, and/or any other law, does not constitute legal advice and is subject to change based upon the issuance of new PPACA guidance and/or change in laws. State laws may be applicable. Any review of materials, request for information, or application does not obligate you to enroll for coverage. The benefits listed are a summary. Please request the Certificate Booklet for details on benefits, conditions and exclusions. Providing your information is voluntary. We are committed to providing outstanding services for our applicants and members. If you require special assistance, including accommodations for disabilities or limited English proficiency, please call us at 1-877-959-2562 to request these free services (TTY/TDD users may call 711).

Highmark Blue Cross Blue Shield West Virginia is Qualified Health Plan issuer in the Health Insurance Marketplace.

Health Savings Blue PPO 2500 Explained



Plan Details	Network		Out-of-Network	
	Plan Pays	You Pay ¹	Plan Pays	You Pay
Deductible – Individual	N/A	\$2,500	N/A	\$5,000
Out-of-Pocket Limit – Individual	N/A	\$3,500	N/A	\$7,000
Deductible – Family ²	N/A	\$5,000	N/A	\$10,000
Out-of-Pocket Limit – Family	N/A	\$7,000	N/A	\$14,000
Coinsurance plan pays after deductible	90%	10%	70%	30%
Preventive Care ³ – Annual deductible and coinsurance <u>do not apply</u> to the Preventive Care services listed below				
Routine Annual Physical Exam	100%	0%	Not Covered	100%
Routine Annual Gynecological Exam	100%	0%	Not Covered	100%
Immunizations – Adult and Pediatric	100%	0%	Not Covered	100%
Routine Mammogram Screenings	100%	0%	Not Covered	100%
Preventive Medications ⁴	100%	0%	Not Covered	100%
Illness or Injury Care				
Primary Care Office/Clinic Visit	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Specialist Office Visit	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Emergency Room Visit	90% after deductible	10% after deductible	90% after in-network deductible	10% after in-network deductible
Urgent Care Visit	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Prescription Drugs ⁵	90% after deductible	10% after deductible	Not Covered	100%
Maternity Services	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Ambulance Services	90% after deductible	10% after deductible	90% after in-network deductible	10% after in-network deductible
Inpatient Hospital Services	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Medical/Surgical Expenses	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Diagnostic Services ⁶ (Lab, X-ray and other services)	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Therapy and Rehabilitation Services ⁷	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Spinal Manipulations	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Skilled Nursing Facility Care	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Mental Health Services	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Substance Abuse – Rehabilitation	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Substance Abuse – Detoxification	90% after deductible	10% after deductible	70% after deductible	30% after deductible
Routine Eye Exam (Every 12 months)	100%	0%	Not Covered	100%
Pediatric Dental	Exam/Cleaning: 100%; All other benefits: 90%	Exam/Cleaning: 0%; All other benefits: 10%	Not Covered	100%
Pediatric Vision ⁸	Exam: 100%; Frames/Lenses: 100% after deductible	Exam: 0%; Frames/Lenses: 0% after deductible	Not Covered	100%

¹ You are responsible for out-of-pocket costs each Benefit Period up to a maximum amount shown. Thereafter, the Plan pays 100% of the Provider's Allowable Charge during the remainder of the Benefit Period. This amount does not include amounts in excess of the Provider's Allowable Charge.

² Health Savings Family Deductible: For an Agreement covering more than one (1) family member, the ENTIRE family deductible must be met (within a benefit period) before Highmark will pay for covered services for ANY family member. The family deductible can be satisfied by an individual family member or a combination of one or more family members.

³ The Highmark West Virginia Preventive Service Schedule is reviewed and updated periodically based on the requirements of the Patient Protection and Affordable Care Act of 2010, as amended, and the advice of the American Academy of Pediatrics, U.S. Preventive Service Task Force, the Blue Cross and Blue Shield Association and Medical Consultants. Accordingly, the frequency and eligibility of services is subject to change.

⁴ Certain limited prescriptions and over-the-counter drugs prescribed for preventive purposes.

⁵ The plan utilizes the HCR Comprehensive Formulary on the Premier 2012 network. Mail order available.

⁶ Basic Diagnostic Services include four types of service: Standard Imaging Services, Laboratory and Pathology, Diagnostic Medical and Allergy Testing. Basic Diagnostic Services require one copay per date of service and type of service. Additional Basic Diagnostic Services are subject to deductible and coinsurance. Advanced Diagnostic Services include but are not limited to CAT Scan, CTA, MRI, MRA, PET Scan and PET/CT Scan.

⁷ Therapy visit limits include in and out-of-network visits. Physical Therapy, Occupational Therapy and Chiropractic Care are limited to 30 visits for each benefit per contract year for Rehabilitative and Habilitative services (combined).

⁸ Vision benefits utilize the Davis National Network. Pediatric Dental benefits utilize United Concordia's Advantage Plus Network.