

Summary of PPOBlue Benefits

With your PPO, or Preferred Provider Organization, if you receive services from a provider who is in the PPO network, you'll receive the highest level of benefits. If you receive services from a provider who is not in the PPO network, you'll receive the lower level of benefits. In either case, you coordinate your own care. There is no requirement to select a Primary Care Physician (PCP) to coordinate your care. Below are specific benefit levels that apply during your benefit period.

Gannon University

Group #'s 12682-00, 01, 70 (effective 04/01/08)

Benefit	Network	Out-of-Network
Benefit Period ⁽¹⁾	Contract Year	
Deductible (per benefit period)		
Individual	\$250	\$ 500
Family	\$500	\$1000
Plan Payment Level – Based on the provider's reasonable charge (PRC)	100% after deductible	80% after deductible
Out-of-Pocket Maximums (Once met, plan payment level becomes 100%)		
Individual	None	\$1,000
Family	None	\$2,000
Lifetime Maximum (per person)	\$2,000,000 (includes out of network payments)	\$2,000,000 (applied to total lifetime maximum)
Primary Care Physician Office Visits	100% after \$15 copayment *	80% after deductible
Specialist Office Visits	100% after \$15 copayment *	80% after deductible
Preventive Care		
<i>Adult</i>		
Routine physical exams	100% after \$15 copayment *	Not Covered
Adult Immunizations	100% *	80% (deductible does not apply)
Routine gynecological exams, including a Pap Test	100% after \$15 copayment * (maximums do not apply)	80% (deductible does not apply)
Mammograms, annual routine and medically necessary	100% *	80% after deductible
<i>Pediatric</i>		
Routine physical exams	100% after \$15 copayment *	80% after deductible
Pediatric immunizations	100% after \$15 copayment * (maximums do not apply)	80% (deductible/maximums do not apply)
Emergency Room Services	100% after \$35 copayment (waived if admitted) *	
Spinal Manipulations	100% after deductible	80% after deductible
	Limit: 40 visits/benefit period	
Physical Medicine	100% after deductible	80% after deductible
	Limit: 40 visits/benefit period	
Speech Therapy	100% after deductible	80% after deductible
	Limit: 40 visits/benefit period	
Occupational Therapy	100% after deductible	80% after deductible
	Limit: 40 visits/benefit period	
Allergy Extracts and Injections	100% after deductible	80% after deductible
Ambulance	100% after network deductible	
Assisted Fertilization Procedures	Not Covered	
Dental Services Related to Accidental Injury	100% after deductible	80% after deductible
Diabetes Treatment	100% after deductible	80% after deductible
Diagnostic Services (including routine)		
<i>Advanced Imaging</i> (MRI, CAT Scan, PET scan, etc.)	100% after deductible	80% after deductible
<i>Basic Diagnostic Services</i> (standard imaging, diagnostic medical, lab/pathology, allergy testing)	100% after deductible	80% after deductible
Durable Medical Equipment, Orthotics and Prosthetics	100% after deductible	80% after deductible
Enteral Formulae	100% after deductible	80% after network deductible
Home Infusion Therapy	100% after deductible	80% after network deductible
Home Health Care	100% after deductible	80% after deductible
Hospice	100% after deductible	80% after deductible
Hospital Services – Inpatient	100% after deductible	80% after deductible
Hospital Services – Outpatient	100% after deductible	80% after deductible

Benefit	Network	Out-of-Network
Infertility Counseling, Testing and Treatment ⁽²⁾	100% after deductible	80% after deductible
Maternity (facility & professional services)	100% after deductible	80% after deductible
Medical/Surgical Expenses (Except Office Visits)	100% after deductible	80% after deductible
Mental Health – Inpatient ⁽³⁾	100% after deductible Limit: 30 days per benefit period	80% after deductible Limit: 10 days per benefit period
Mental Health – Outpatient ⁽³⁾	100% after \$15 copayment * Limit: 20 visits/benefit period	80% after deductible Limit: 10 visits/benefit period
	Combined Limit: 20 visits per benefit period	
Private Duty Nursing	100% after network deductible	
Respiratory Therapy	100% after network deductible	
Skilled Nursing Facility Care	100% after deductible	80% after deductible Limit: 100 days/benefit period
Substance Abuse – Inpatient Detoxification	100% after deductible	80% after deductible
	Limit: 7 days/admission; 4 admissions/lifetime	
Substance Abuse – Inpatient Rehabilitation	100% after deductible	80% after deductible
	Limit: 30 days/benefit period; 90 days/lifetime	
Substance Abuse – Outpatient	100% after \$15 copayment *	80% after deductible
	Limit: 60 visits/benefit period; 120 visits/lifetime	
Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	100% after deductible	80% after deductible
Transplant Services	100% after deductible	80% after deductible
Precertification Requirements ⁽⁴⁾	Yes	
Premier Prescription Drug Program	<p>Defined by Premier Gold Pharmacy Network – Not Physician Network. (Prescriptions filled at a non-network pharmacy are not covered.)</p> <p>Retail Drugs \$10 generic copayment \$20 brand copayment</p> <p>Mandatory Generic⁽⁵⁾ 34-day Supply</p> <p>Maintenance Drugs through Mail Order \$10 generic copayment \$20 brand copayment</p> <p>Mandatory Generic⁽⁵⁾ 90-day Supply</p>	

* Services marked with an asterisk are not subject to the in network deductibles.

- (1) Your group's benefit period is based on a Contract Year. The Contract Year is a consecutive 12-month period beginning on your university's effective date. Contact your employer to determine the effective date applicable to your program.
- (2) Treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy may or may not be covered depending on your group's prescription drug program.
- (3) State mandated benefits (30 inpatient days and 60 outpatient visits annually with the right to exchange inpatient days for outpatient visits on a one-for-two basis) may apply to a diagnosis of serious mental illness. Serious mental illnesses include: schizophrenia, schizo-affective disorder, major depressive disorder, bipolar disorder, obsessive compulsive disorder, panic disorder, anorexia nervosa, bulimia nervosa, delusional disorder. Once mental health limits are exhausted, both inpatient and outpatient serious mental illness services must be provided by a network provider (see above-referenced benefits for plan limits).
- (4) Highmark Healthcare Management Services (HMS) must be contacted prior to a planned inpatient admission or within 48 hours of an emergency or maternity-related inpatient admission. Some facility providers will contact HMS and obtain precertification of the inpatient admission on your behalf. Be sure to verify that your provider is contacting HMS for precertification. If not, you are responsible for contacting HMS. If this does not occur and it is later determined that all or part of the inpatient stay was not medically necessary or appropriate, you will be responsible for payment of any costs not covered.
- (5) Prescriptions drugs program is mandatory generic. The member is responsible for the payment differential when a generic drug is authorized by your doctor and the patient (member) elects to purchase a brand name drug. The member responsibility is the price difference between the brand name drug and generic drug in addition to the brand name drug copayment or coinsurance amounts, which may apply.

This is not intended as a contract of benefits. It is designed purely as a reference of the many benefits available under your program.