

BlueOptionsSM

Benefit Highlights

Plan 20 (HSA) - Effective 10/1/2009



Blue Options HSASM Benefit Highlights (HSA)

Lifetime Maximum, Deductibles & Total Out of Pocket Maximums

The lifetime maximum is unlimited for all services, except orthotic devices for positional plagiocephaly, infertility, infertility drugs, and substance abuse.

	In-network	Out-of-network ¹
Lifetime Benefit Maximum	Unlimited	Unlimited

Deductibles

Employee Coverage (<i>per Benefit Period</i>)	\$3,500	\$7,000
Family Coverage (<i>per Benefit Period</i>)	\$7,000	\$14,000

Total Out of Pocket Maximum

Employee Coverage (<i>per Benefit Period</i>)	\$5,500	\$11,000
Family Coverage (<i>per Benefit Period</i>)	\$11,000	\$22,000

Physician Office Services

Office Visit

Includes Office Surgery, Consultation, X-rays and Lab, and a benefit period maximum of 4 office visits for the evaluation and treatment of obesity in and out of network.

Primary Care Provider or Specialist	90% after deductible	70% after deductible
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Preventive Care (*Preventive Diagnosis Only*)

Well-Child care (Age 2 and under,) Immunizations, and the first service each benefit period for annual routine examinations, Pap Smears, Mammograms, Prostate Specific Antigen Tests (PSAs), and other specified screening tests.

Primary Care Provider or Specialist	100%	70% after deductible
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Other Preventative Care

Primary Care Provider or Specialist	90% after deductible	70% after deductible
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Therapies

Short-Term Rehabilitative Therapies (Maximums apply to Home, Office and Outpatient Settings):

Chiro/Physical/Occupational: 30 visits per Benefit Period

Speech Therapy: 30 visits per Benefit Period

Primary Care Provider or Specialist	90% after deductible	70% after deductible
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Urgent Care Centers and Emergency Room

Urgent Care Centers	90% after deductible	70% after deductible
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Emergency Room Visit	90% after deductible	70% after deductible
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Ambulatory Surgical Center

	90% after deductible	70% after deductible
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Outpatient Hospital Services (*Includes physician services, hospital and hospital-based services, outpatient clinic services, outpatient diagnostic services, and therapy services including short-term rehabilitative therapies and other therapies.*)

	90% after deductible	70% after deductible
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Inpatient Hospital Services (*Includes physician services, hospital and hospital-based services, and maternity delivery, prenatal and post-delivery care.*)

	90% after deductible	70% after deductible
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Other Services

Skilled Nursing Facility (<i>60 days per Benefit Period</i>)	90% after deductible	70% after deductible
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Home Health Care, Ambulance,	90% after deductible	70% after deductible
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Durable Medical Equipment and Hospice

Maternity

Maternity Delivery includes Prenatal and Post-delivery care

Hospital Services (<i>Delivery</i>)	90% after deductible	70% after deductible
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Professional Services (<i>Delivery</i>)	90% after deductible	70% after deductible
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Transplants

Hospital Services	90% after deductible	70% after deductible
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Professional Services	90% after deductible	70% after deductible
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	In-network	Out-of-network ¹
Infertility		
<i>Up to \$5,000 per Lifetime</i>		
Primary Care Provider or Specialist	90% after deductible	70% after deductible
Hospital Services	90% after deductible	70% after deductible
Inpatient and Outpatient Professional Services	90% after deductible	70% after deductible
Infertility Drugs	90% after deductible	In-network coverage plus cost over allowed amount
Vision Care		
Comprehensive Eye Exam	90% after deductible	70% after deductible
Prescription Drugs		
	90% after deductible	In-network coverage plus cost over allowed amount
Mental Health and Substance Abuse Services		
*Prior review and certification by Magellan Behavioral Health ar required only for <i>inpatient</i> and <i>outpatient</i> services received from an <i>in-network provider</i> . Please call Magellan Behavioral Health at 1-800-359-2422.		
Mental Health Services		
Office (30 visits per Benefit Period)	90% after deductible	70% after deductible
Inpatient/Outpatient (30 Days per Benefit Period)	90% after deductible	70% after deductible
<i>(Certain mental health conditions do not have visit limits. For a list of these conditions, refer to your benefit booklet.)</i>		
Substance Abuse Services		
Office Visit	90% after deductible	70% after deductible
Inpatient/Outpatient	90% after deductible	70% after deductible
Benefit Period Maximum		\$8,000
Lifetime Maximum		\$16,000

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

ADDITIONAL INFORMATION ABOUT BLUE OPTIONS HSA 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 charge that BCBSNC determines using a methodology that is applied to comparable providers for similar services under a similar health benefit plan.

Total Out of Pocket Maximum

The dollar amount of total out of pocket expenses a member must pay prior to BCBSNC paying 100% for certain services; it includes the deductible and coinsurance.

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 and care management.

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 outpatient Mental Health and Substance Abuse services must be certified in advance by Magellan Behavioral Health. 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 provider. Obtaining certification for Mental Health and Substance Abuse services is the member's responsibility. Failure to obtain certification for Mental Health and Substance Abuse services will result in these services being paid at the out-of-network benefit level.

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 receive Active Blue, our health magazine, and have access to online health and wellness information at 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
- 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 conception by artificial means
- For self-injectable drugs in the provider's office

A waiting period for coverage of pre-existing conditions may apply to your coverage. BCBSNC defines pre-existing conditions as those conditions for which medical advice, diagnosis, care or treatment was received or recommended within 6 months of the date that your [BCBSNC] coverage begins. You may receive credit toward the 12-month waiting period if your enrollment date is within 63 days of the termination of your previous health coverage.

Health Savings Account

Blue Options HSA is not a Health Savings Account (HSA), but it instead is a health insurance plan intended to be paired with an HSA. The HSA is provided to you directly by a separate HSA Administrator. An HSA is a savings vehicle for medical care expenses. It helps to pay the expenses that insurance does not pay. Individuals and employers can contribute money into an HSA on a tax-deductible or pre-tax basis for individuals. If used to pay for qualified health care expenses, your HSA account's growth and use is tax-free. In addition, HSAs roll over from year to year and are fully portable if an individual changes jobs. HSAs can only be opened by and contributed to on behalf of individuals who are covered under a qualified High Deductible Health Plan (HDHP). For more information on your HSA eligibility if you have other, additional health coverage, consult your tax advisor.

The benefit highlights is a summary of Blue Options HSA benefits. This is meant only to be a summary. Final interpretation and a complete listing of benefits and what is not covered are found in and governed by the group contract and benefit booklet. You may preview the benefit booklet by requesting a copy of the Blue Options HSA benefit booklet from BCBSNC Customer Services. The HSA is provided to you directly by a separate HSA Administrator. Detailed information regarding your HSA is provided by that Administrator.