

Please be aware, benefit explanations are updated each year and when the carrier issues a policy change in writing.



TheAdministratorsInc.com  
BenefitHelp@TheAdministratorsInc.com  
800-634-4428

Keystone Health Plan East is a Health Maintenance Organization (HMO). This is a managed care program. Coverage is available when your care is provided by a Keystone Primary Care Physician. Your Keystone Primary Care Physician may also refer you to other Keystone providers for care, if needed.

This program may not cover all your health care services. Services may not be covered because they are:

- Not covered under your benefit contract
- Not medically necessary
- Limited by a benefit maximum (e.g., visit limit)

Your Member Handbook identifies details about your benefit program. It also includes information about exclusions and benefit limitations. After reviewing this information, please contact our Member Service department if you have additional questions.

Benefit	Coverage
<b>Doctor's Office Visits</b>	
Primary Care Services	\$10 Copayment
Specialist Services	\$20 Copayment
<b>Pediatric Immunizations</b>	100%*
<b>Routine Eye Exam</b>	\$20 Copayment (once every two years)
<b>Routine Gynecological Exam/PAP</b> 1 per calendar year for women of any age (No referral required)	\$10 Copayment
<b>Mammogram</b> (No referral required)	100%
<b>Nutrition Counseling For Weight Management</b> 6 visits per calendar year	100%
<b>Outpatient Laboratory/Pathology</b>	100%
<b>Maternity</b>	
First OB Visit	\$10 Copayment
Hospital	\$100/day; maximum of 5 Copayments/admission**
<b>Inpatient Hospital Services</b>	\$100/day; maximum of 5 Copayments/admission**

\* Office visit subject to copayment.

\*\* Copayment waived if readmitted within 90 days of discharge for any condition.



Benefits are administered by Keystone Health Plan East, a subsidiary of Independence Blue Cross-independent licensees of the Blue Cross and Blue Shield Association.

[www.ibx.com](http://www.ibx.com)

Benefit	Coverage
<b>Inpatient Hospital Days</b>	Unlimited
<b>Outpatient Surgery</b>	\$50 Copayment
<b>Emergency Room</b>	\$100 Copayment (not waived if admitted)
<b>Ambulance</b>	100%
<b>Outpatient X-Ray/Radiology<sup>+</sup></b>	
Routine Radiology/Diagnostic	\$20 Copayment
MRI/MRA, CT/CTA Scan, PET Scan	\$40 Copayment
<b>Therapy Services</b>	
Physical and Occupational 30 visits per calendar year	\$20 Copayment
Cardiac Rehabilitation 36 visits per calendar year	\$20 Copayment
Pulmonary Rehabilitation 36 visits per calendar year	\$20 Copayment
Speech 20 visits per calendar year	\$20 Copayment
Orthoptic/Pleoptic 8 sessions lifetime maximum	\$20 Copayment
<b>Spinal Manipulations</b> 20 visits per calendar year	\$20 Copayment
<b>Injectable Medications</b>	
Standard Injectables	100%
Biotech/Specialty Injectables	\$50 Copayment
<b>Chemo/Radiation/Dialysis</b>	100%
<b>Outpatient Private Duty Nursing</b> 360 hours per calendar year	90%
<b>Skilled Nursing Facility</b> 120 days per calendar year*	\$50/day; maximum of 5 Copayments/admission**
<b>Hospice and Home Health Care</b>	100%
<b>Durable Medical Equipment and Prosthetics</b>	70%
<b>Mental Health Care</b>	
Outpatient 20 visits per calendar year	\$20 Copayment**
Inpatient 30 days per calendar year	\$100/day; maximum of 5 Copayments/admission**

\* Office visit subject to copayment.

\*\* Copayment waived if readmitted within 90 days of discharge for any condition.

+ Copayment not applicable when service performed in Emergency Room or office setting.

Benefit	Coverage
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### Serious Mental Illness Care

Outpatient 60 visits per calendar year	\$20 Copayment**
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Inpatient 30 days per calendar year	\$100/day; maximum of 5 Copayments/admission**
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### Substance Abuse Treatment

Outpatient/Partial Facility Visits 60 visits per calendar year, 120 visits lifetime maximum	\$20 Copayment
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Rehabilitation 30 days per calendar year, 90 days lifetime maximum	\$100/day; maximum of 5 Copayments/admission**
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Detoxification 4 admissions per lifetime	\$100/day; maximum of 5 Copayments/admission**
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### Annual Copayment Maximum

Individual	\$1,500
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Family	\$3,000
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\*\* Copayment waived if readmitted within 90 days of discharge for any condition.

### What Is Not Covered?

- Services not medically necessary
- Services or supplies which are experimental or investigative except routine costs associated with qualifying clinical trials and when approved by Keystone Health Plan East
- Hearing aids, hearing examinations/tests for the prescription/fitting of hearing aids, and cochlear electromagnetic hearing devices
- Assisted fertilization techniques such as in-vitro fertilization, GIFT, and ZIFT
- Reversal of voluntary sterilization
- Expenses related to organ donation for non-member recipients
- Acupuncture
- Dental care, including dental implants, and nonsurgical treatment of temporomandibular joint syndrome (TMJ)
- Music therapy, equestrian therapy, and hippotherapy
- Routine foot care, unless medically necessary or associated with the treatment of diabetes
- Foot orthotics, except for orthotics and podiatric appliances required for the prevention of complications associated with diabetes
- Cranial prostheses including wigs intended to replace hair
- Routine physical exams for non-preventive purposes such as insurance or employment applications, college, or premarital examinations
- Contraceptives, except by additional rider
- Immunizations for travel or employment
- Services or supplies payable under Workers' Compensation, Motor Vehicle Insurance, or other legislation of similar purpose
- Cosmetic services/supplies
- Outpatient services that are not performed by your Primary Care Physician's Designated Provider
- Alternative therapies/complementary medicine
- Self-injectable drugs (effective 1/1/2010)

This summary represents only a partial listing of benefits and exclusions of the Keystone Health Plan East program described in this summary. If your employer purchases another program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by medical policy. This managed care plan may not cover all of your health care expenses. Read your contract/member handbook carefully to determine which health care services are covered. If you need more information, please call 215-241-2240 (if calling within Philadelphia) or 1-800-227-3115 (outside Philadelphia).

## Services That Require Preapproval

### INPATIENT SERVICES

Surgical and Nonsurgical Inpatient Admissions  
 Acute Rehabilitation  
 Skilled Nursing Facility  
 Inpatient Hospice  
 Maternity Admission (for notification only)

### OUTPATIENT FACILITY/OFFICE SERVICES

(other than inpatient)

MRI/MRA  
 CT/CTA Scan  
 PET Scan  
 Nuclear Cardiac Studies  
 Hysterectomy  
 Cataract Surgery  
 Nasal Surgery for Submucous Resection and Septoplasty  
 Transplants (except cornea)  
 Comprehensive Outpatient Pain Management Programs (including epidural injections)  
 Obesity Surgery  
 Sleep Studies  
 Day Rehabilitation Programs  
 Dental Services as a Result of Accidental Injury  
 Uvulopalatopharyngoplasty  
 (including laser-assisted)

### ALL HOME CARE SERVICES

(including infusion therapy in the home)

### INFUSION THERAPY DRUGS in an OUTPATIENT FACILITY or in a PROFESSIONAL PROVIDER'S OFFICE

(See list included in your Open Enrollment packet)

### BIRTHING CENTER (for notification only)

### ELECTIVE (non-emergency) AMBULANCE TRANSPORT

### OUTPATIENT PRIVATE DUTY NURSING

### PROSTHETICS AND ORTHOTICS

Purchase items over \$500, including repairs and replacements (except ostomy supplies)

### DURABLE MEDICAL EQUIPMENT

Purchase items over \$500 including, repairs and replacements, and ALL rentals (except oxygen, diabetic supplies and unit dose medication for nebulizer)

### RECONSTRUCTIVE PROCEDURES & POTENTIALLY COSMETIC PROCEDURES

Abdominoplasty  
 Augmentation Mammoplasty  
 Blepharoplasty  
 Chemical Peels  
 Dermabrasion  
 Excision of Redundant Skin  
 Keloid Removal  
 Lipectomy/Liposuction  
 Orthognathic Surgery Procedures  
 Mastopexy  
 Otoplasty  
 Panniculectomy  
 Reduction Mammoplasty  
 Removal or Reinsertion of Breast Implants  
 Rhinoplasty  
 Surgery for Varicose Veins  
 Scar Revision  
 Subcutaneous Mastectomy for Gynecomastia

### MENTAL HEALTH/SERIOUS MENTAL ILLNESS/SUBSTANCE ABUSE

Mental Health & Serious Mental Illness Treatment  
 (Inpatient/Partial Hospitalization Programs/Intensive Outpatient Programs)  
 Substance Abuse Treatment  
 (Inpatient/Outpatient/Partial Hospitalization)

### BIOTECHNOLOGY/SPECIALTY INJECTABLE DRUGS

(See list included in your open enrollment packet)

### SERVICES BY A NON-PARTICIPATING PHYSICIAN/PROVIDER FOR NON-EMERGENCY SERVICES

Preapproval is not a determination of eligibility or a guarantee of payment. Coverage and payment are contingent upon, among other things, the patient being eligible, i.e., actively enrolled in the health benefits plan when the preapproval is issued and when approved services occur. Coverage and payment are also subject to limitations, exclusions, and other specific terms of the health benefits plan that apply to the coverage request. Preapproval list subject to change annually.

In addition to the preapproval requirements listed above, you should contact Independence Blue Cross and provide prenotification for certain categories of treatment so you will know prior to receiving treatment whether it is a covered service. The categories of treatment (in any setting) include:

- Any surgical procedure that may be considered potentially cosmetic; and
- Any procedure, treatment, drug, or device that represents new or emerging technology and
- Services that might be considered experimental/investigative.

Your PCP should be able to assist you in determining whether a proposed treatment falls into one of these three categories and should generally provide this prenotification for you.

### PENALTIES:

It is the network provider's responsibility to obtain preapproval for the services listed. Members are held harmless from financial penalties if the network provider does not obtain preapproval.