

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



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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  | \$15 Copayment                                 |
| Specialist Services  | \$30 Copayment                                 |
| <b>Pediatric Immunizations</b>   | 100%*  |
| <b>Routine Eye Exam</b>  | \$30 Copayment (once every two years)          |
| <b>Routine Gynecological Exam/PAP</b><br>1 per calendar year for women of any age (No referral required) | \$15 Copayment                                 |
| <b>Mammogram</b><br>(No referral required)   | 100%   |
| <b>Nutrition Counseling For Weight Management</b><br>6 visits per calendar year                          | 100%   |
| <b>Outpatient Laboratory/Pathology</b>   | 100%   |
| <b>Maternity</b>   |  |
| First OB Visit   | \$15 Copayment                                 |
| Hospital   | \$150/day; maximum of 5 Copayments/admission** |
| <b>Inpatient Hospital Services</b>   | \$150/day; maximum of 5 Copayments/admission** |

\* Office visits subject to copayment.

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



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

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| Benefit   | Coverage  |
|---|---|
| <b>Inpatient Hospital Days</b>  | Unlimited   |
| <b>Outpatient Surgery</b>   | \$75 Copayment  |
| <b>Emergency Room</b>   | \$100 Copayment<br>(not waived if admitted)                   |
| <b>Ambulance</b>  | 100%  |
| <b>Outpatient X-Ray/Radiology<sup>+</sup></b>                         |   |
| Routine Radiology/Diagnostic  | \$30 Copayment  |
| MRI/MRA, CT/CTA Scan, PET Scan  | \$60 Copayment  |
| <b>Therapy Services</b>   |   |
| Physical and Occupational<br>30 visits per calendar year              | \$30 Copayment  |
| Cardiac Rehabilitation<br>36 visits per calendar year                 | \$30 Copayment  |
| Pulmonary Rehabilitation<br>36 visits per calendar year               | \$30 Copayment  |
| Speech<br>20 visits per calendar year                                 | \$30 Copayment  |
| Orthoptic/Pleoptic<br>8 session lifetime maximum                      | \$30 Copayment  |
| <b>Spinal Manipulations</b><br>20 visits per calendar year            | \$30 Copayment  |
| <b>Injectable Medications</b>   |   |
| Standard Injectables  | 100%  |
| Biotech/Specialty Injectables   | \$75 Copayment  |
| <b>Chemo/Radiation/Dialysis</b>                                       | 100%  |
| <b>Outpatient Private Duty Nursing</b><br>360 hours per calendar year | 85%   |
| <b>Skilled Nursing Facility</b><br>120 days per calendar year         | \$75/day; maximum of 5<br>Copayments/admission <sup>**</sup>  |
| <b>Hospice and Home Health Care</b>                                   | 100%  |
| <b>Durable Medical Equipment and Prosthetics</b>                      | 50%   |
| <b>Mental Health Care</b>   |   |
| Outpatient<br>20 visits per calendar year                             | \$30 Copayment  |
| Inpatient<br>30 days per calendar year                                | \$150/day; maximum of 5<br>Copayments/admission <sup>**</sup> |

<sup>\*\*</sup> Copayment waived if readmitted within 90 days of discharge.

<sup>+</sup> Copayment not applicable when service performed in Emergency Room or office setting.

| Benefit   | Coverage                                       |
|---|--|
| <b>Serious Mental Illness Care</b>  |  |
| Outpatient<br>60 visits per calendar year   | \$30 Copayment                                 |
| Inpatient<br>30 days per calendar year  | \$150/day; maximum of 5 Copayments/admission** |
| <b>Substance Abuse Treatment</b>  |  |
| Outpatient/Partial Facility Visits<br>60 visits per calendar year, 120 visit lifetime maximum | \$30 Copayment                                 |
| Rehabilitation<br>30 days per calendar year, 90 day lifetime maximum                          | \$150/day; maximum of 5 Copayments/admission** |
| Detoxification<br>4 admissions per lifetime   | \$150/day; maximum of 5 Copayments/admission** |
| <b>Annual Copayment Maximum</b>   |  |
| Individual  | \$2,000  |
| Family  | \$4,000  |

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

## What Is Not Covered?

- Services not medically necessary
- Services or supplies that 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
- Treatment of sexual dysfunction not related to organic disease except for sexual dysfunction resulting from an injury
- 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

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/Outpatient/Partial Hospitalization)  
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 or other network provider 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.