

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

C3-F5 Summary of Benefits



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 |
|--|--|
| Doctor's Office Visits | |
| Primary Care Services | \$20 Copayment |
| Specialist Services | \$40 Copayment |
| Pediatric Immunizations | 100%* |
| Routine Eye Exam | \$40 Copayment (once every two years) |
| Routine Gynecological Exam/PAP 1 per calendar year for women of any age (No referral required) | \$20 Copayment |
| Mammogram (No referral required) | 100% |
| Nutrition Counseling For Weight Management 6 visits per calendar year | 100% |
| Outpatient Laboratory/Pathology | 100% |
| Maternity | |
| First OB Visit | \$20 Copayment |
| Hospital | \$400/day; maximum of 5 Copayments/admission** |

* Office visits 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.

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| Benefit | Coverage |
|---|--|
| Inpatient Hospital Services | \$400/day; maximum of 5 Copayments/admission** |
| Inpatient Hospital Days | Unlimited |
| Outpatient Surgery | \$200 Copayment |
| Emergency Room | \$125 Copayment (not waived if admitted) |
| Ambulance | 100% |
| Outpatient X-Ray/Radiology⁺ | |
| Routine Radiology/Diagnostic | \$40 Copayment |
| MRI/MRA, CT/CTA Scan, PET Scan | \$80 Copayment |
| Therapy Services | |
| Physical and Occupational 30 visits per calendar year | \$40 Copayment |
| Cardiac Rehabilitation 36 visits per calendar year | \$40 Copayment |
| Pulmonary Rehabilitation 36 visits per calendar year | \$40 Copayment |
| Speech 20 visits per calendar year | \$40 Copayment |
| Orthoptic/Pleoptic 8 sessions lifetime maximum | \$40 Copayment |
| Spinal Manipulations 20 visits per calendar year | \$40 Copayment |
| Injectable Medications | |
| Standard Injectables | 100% |
| Biotech/Specialty Injectables | \$100 Copayment |
| Chemo/Radiation/Dialysis | 100% |
| Outpatient Private Duty Nursing 360 hours per calendar year | 80% |
| Skilled Nursing Facility 120 days per calendar year | \$200/day; maximum of 5 Copayments/admission** |
| Hospice and Home Health Care | 100% |
| Durable Medical Equipment and Prosthetics | 50% |

** 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 |
|---------|----------|
|---------|----------|

Mental Health Care

Outpatient
20 visits per calendar year

\$40 Copayment**

Inpatient
30 days per calendar year

\$400/day; maximum of 5
Copayments/admission**

Serious Mental Illness Care

Outpatient
60 visits per calendar year

\$40 Copayment**

Inpatient
30 days per calendar year

\$400/day; maximum of 5
Copayments/admission**

Substance Abuse Treatment

Outpatient/Partial Facility Visits
60 visits per calendar year, 120 visit lifetime maximum

\$40 Copayment

Rehabilitation
30 days per calendar year, 90 day lifetime maximum

\$400/day; maximum of 5
Copayments/admission**

Detoxification
4 admissions per lifetime

\$400/day; maximum of 5
Copayments/admission**

Annual Copayment Maximum

Individual

\$3,000

Family

\$6,000

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

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
- Self-injectable drugs (effective 1/1/2010)

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 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.