

BENEFIT HIGHLIGHTS

CapitalBlueCross.com



QHDHP-E PPO PLAN

Muhlenberg College

This information is not a contract, but highlights some of the benefits available to you and is not intended to be a complete list or description of available services. Benefits are subject to the exclusions and limitations contained in your Benefits Booklet (also known as "Certificate of Coverage"). Refer to your Benefits Booklet for complete details.

YOUR MEDICAL PLAN SUMMARY OF COST SHARING		
	Member Responsibilities	
	If provider is in-network	If provider is out-of-network
Deductible (per benefit period) Deductible is combined to include medical and prescription drug benefits for in-network providers. For members enrolled in a family plan, only the single deductible needs to be met before the plan begins to pay.	\$3,500 single coverage \$7,000 family coverage	\$6,000 single coverage \$12,000 family coverage
Coinsurance (Percentage you pay after your deductible is met).	20% coinsurance after deductible	30% coinsurance after deductible
Out-of-pocket maximum (The most you pay per benefit period, after which benefits are paid at 100%).	Overall in-network out-of-pocket maximum includes deductible, copayments, and coinsurance for medical and prescription drugs: \$6,000 single coverage \$12,000 family coverage	Out-of-network medical coinsurance-only maximum: \$10,000 single coverage \$20,000 family coverage Overall out-of-network out-of-pocket not applicable
Office Visit / Urgent Care / Emergency Room Copayments		
VirtualCare (non-specialist) visits —delivered via the Capital Blue Cross VirtualCare platform	20% coinsurance after deductible	Not applicable
VirtualCare (specialist) visits —delivered via the Capital Blue Cross VirtualCare platform	20% coinsurance after deductible	Not applicable
Office visits and consultations (in-person & telehealth) —performed by a family practitioner, general practitioner, internist, pediatrician or in-network retail clinic	20% coinsurance after deductible	30% coinsurance after deductible
Office Visits performed by a retail clinic	20% coinsurance after deductible	30% coinsurance after deductible
Specialist office visits (in-person & telehealth)	20% coinsurance after deductible	30% coinsurance after deductible
Urgent care services	20% coinsurance after deductible	30% coinsurance after deductible
Emergency room	20% coinsurance after deductible	
Preventive Care		
Pediatric and adult preventive care	No charge, deductible waived	30% coinsurance after deductible
Screening gynecological exam and pap smear	No charge, deductible waived	30% coinsurance, deductible waived
Screening mammogram	No charge, deductible waived	30% coinsurance, deductible waived
Facility / Surgical Services		
Inpatient hospital room and board including maternity services and newborn care	20% coinsurance after deductible	30% coinsurance after deductible
Acute inpatient rehabilitation	20% coinsurance after deductible	30% coinsurance after deductible
Skilled nursing facility (100 days per benefit period)	20% coinsurance after deductible	30% coinsurance after deductible
Surgical procedure and anesthesia (professional charges)	20% coinsurance after deductible	30% coinsurance after deductible
Outpatient surgery at ambulatory surgical center (facility charge only)	20% coinsurance after deductible	30% coinsurance after deductible
Outpatient surgery at acute care hospital (facility charge only)	20% coinsurance after deductible	30% coinsurance after deductible
Diagnostic Services		
High tech imaging (such as MRI, CT, PET)	20% coinsurance after deductible	30% coinsurance after deductible
Radiology (other than high tech imaging)	20% coinsurance after deductible	30% coinsurance after deductible
Independent laboratory	20% coinsurance after deductible	30% coinsurance after deductible
Facility-owned laboratory (i.e. Health System owned)	20% coinsurance after deductible	30% coinsurance after deductible
Diagnostic mammogram	20% coinsurance after deductible	30% coinsurance after deductible
Therapy Services (Rehabilitative and Habilitative Services)		
Physical therapy	20% coinsurance after deductible	30% coinsurance after deductible
Occupational therapy	20% coinsurance after deductible	30% coinsurance after deductible
Speech therapy	20% coinsurance after deductible	30% coinsurance after deductible
Respiratory therapy	20% coinsurance after deductible	30% coinsurance after deductible
Manipulation therapy	20% coinsurance after deductible	30% coinsurance after deductible
Mental Health (MH) and Substance Use Disorder Services (SUD)		
MH & SUD detoxification inpatient services	20% coinsurance after deductible	30% coinsurance after deductible
MH & SUD rehabilitation outpatient services	20% coinsurance after deductible	30% coinsurance after deductible
Additional Services		
Home healthcare services (90 visits per benefit period)	20% coinsurance after deductible	30% coinsurance after deductible
Durable medical equipment and supplies; prosthetic appliances and orthotic devices	20% coinsurance after deductible	30% coinsurance after deductible

Benefits are underwritten by Capital Advantage Assurance Company®, a subsidiary of Capital Blue Cross. An independent licensee of the Blue Cross Blue Shield Association.

Deductibles, coinsurance and copayments under this program are separate from any deductibles, coinsurance and copayments required under any other health benefits coverage you may have.

In-network providers agree to accept our allowance as payment in full—often less than their normal charge. If you visit an out-of-network provider, you are responsible for paying the deductible, coinsurance and the difference between the out-of-network provider's charges and the allowed amount. Out-of-network providers may balance bill the member. Some out-of-network facility providers are not covered. In certain situations, a facility fee may be associated with an outpatient visit to a professional provider. Members should consult with the provider of the services to determine whether a facility fee may apply to that provider. An additional cost-sharing amount may apply to the facility fee.

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