



**BlueCross BlueShield
of North Carolina**

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BlueOptionsSM

City of Winston Salem

Basic Plan

Effective Date 01/01/2012

Benefit Highlights



Blue OptionsSM Benefit Highlights (PPO Basic)

	In-network	Out-of-network ¹
Physician Office Services (See "Outpatient Hospital Services" for "outpatient clinic" or "hospital-based" services.)		
Office Visit		
<i>Includes Office Surgery, Consultation, X-rays, Lab and benefit period maximum of 4 office visits for the assessment of obesity in and out of network.</i>		
Primary Care Provider	\$20 copayment	60% after deductible
Specialist	\$45 copayment	60% after deductible
Preventive Care		
<i>Routine Examinations, Well-Child Care, Immunizations, Pap Smears, Mammograms, Prostate Specific Antigen Tests (PSAs)</i>		
Primary Care Provider	100% coinsurance	60% after deductible
Specialist	100% coinsurance	60% after deductible
Therapies		
<i>Short-Term Rehabilitative Therapies (Maximums apply to Home, Office and Outpatient Settings):</i>		
<i>Physical/Occupational: 60 visits per Benefit Period</i>		
<i>Speech Therapy: 30 visits per Benefit Period</i>		
Primary Care	\$20 copayment	60% after deductible
Specialist	\$45 copayment	60% after deductible
Urgent Care Centers and Emergency Room		
Urgent Care Centers	\$45 copayment	\$45 copayment
Emergency Room Visit (<i>Inpatient Hospital benefits apply if admitted. If held for Observation, Outpatient benefits apply. See "Inpatient and Outpatient Hospital Services"</i>)	\$100 copayment	\$100 copayment
Ambulatory Surgical Center	80% after deductible	60% after deductible
Inpatient and Outpatient Hospital Services		
Hospital and Hospital Based Services	80% after deductible	60% after deductible
Outpatient Clinic Services	80% after deductible	60% after deductible
Professional Services	80% after deductible	60% after deductible
Hospital and Professional		
Outpatient Labs and Mammograms with surgery or other services	80% after deductible	60% after deductible
Outpatient Labs and Mammograms without surgery or other services	80% after deductible	60% after deductible
Outpatient X-rays, ultrasounds, and other diagnostic tests, such as EEG's and EKG's	80% after deductible	60% after deductible
CT scans, MRI's, MRA's and PET scans in any location, including physician's office	80% after deductible	60% after deductible
Other Services		
Skilled Nursing Facility (<i>60 days per Benefit Period</i>)	80% after deductible	60% after deductible
Home Health Care, Ambulance,	80% after deductible	60% after deductible
Durable Medical Equipment and Hospice		
Maternity		
<i>Maternity Delivery includes Prenatal and Post-delivery care</i>		
Hospital Services (Delivery)	80% after deductible	60% after deductible
Professional Services (Delivery)	80% after deductible	60% after deductible
Transplants		
Hospital Services	80% after deductible	60% after deductible
Professional Services	80% after deductible	60% after deductible
Infertility Services		
<i>Up to \$5,000 per Lifetime</i>		
Primary Care Provider	\$20 copayment	60% after deductible
Specialist	\$45 copayment	60% after deductible
Hospital Services	80% after deductible	60% after deductible
Inpatient and Outpatient Professional Services	80% after deductible	60% after deductible
Vision Care		
Comprehensive Eye Exam	100% coinsurance	60% after deductible

Blue OptionsSM Benefit Highlights (PPO Basic)**Lifetime Maximum, Deductibles & Coinsurance Maximums****In-network****Out-of-network¹**

The following Deductibles and Coinsurance Maximums apply to the services on the previous page [and Mental Health and Substance Abuse services below]:

Lifetime Benefit Maximum

Unlimited

Unlimited

Deductibles

Individual (per Benefit Period)

\$500

\$1,000

Family (per Benefit Period)

\$1,000

\$2,000

Coinsurance Maximum

Individual (per Benefit Period)

\$2,000

\$4,000

Family (per Benefit Period)

\$4,000

\$8,000

Mental Health and Substance Abuse Services

**Inpatient/Outpatient Certification is required. Call Magellan Behavioral Health at 1-800-359-2422.*

Mental Health Services

Office

\$45 copayment

60% after deductible

Inpatient/Outpatient

80% after deductible

60% after deductible

Substance Abuse Services

Office Visit

\$45 copayment

60% after deductible

Inpatient/Outpatient

80% after deductible

60% after deductible

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

ADDITIONAL INFORMATION ABOUT BLUE OPTIONS 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.

Coinsurance Maximum

The dollar amount of coinsurance a member must pay prior to BCBSNC paying 100% for certain services. NOTE: In some plans, there is no coinsurance maximum; members are responsible for coinsurance once the deductible has been met.

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, or as specifically covered by your health benefit plan
- 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.

The benefit highlights is a summary of Blue Options 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 benefit booklet from BCBSNC Customer Services.