

# Group Blue Connect Acadiana POS

Blue Connect Acadiana POS Copay 80/60 \$1000

Group Size: 50 or less

Effective January 1, 2017



HMO Louisiana

| Your Covered Benefits Are:   | Network   | Non-Network                 |
|--|---|-----------------------------|
| Individual Deductible  | \$1,000   | \$2,000                     |
| Family Deductible  | \$3,000   | \$6,000                     |
| Individual Out of Pocket Max*  | \$4,750   | \$9,500                     |
| Family Out of Pocket Max*  | \$9,500   | \$19,000                    |
| Coinsurance  | 80%   | 60%                         |
| Durable Medical Equipment (DME) Coinsurance                            | 80%   | 60%                         |
| <b>Office Visits</b>   |   |                             |
| Primary Care Physician (PCP)   | \$40 Co-pay per visit   | Deductible then Coinsurance |
| Quality Blue Primary Care  | \$0 Co-pay per visit  | N/A                         |
| Specialist   | \$55 Co-pay per visit   | Deductible then Coinsurance |
| Pregnancy Care   | \$55 Co-pay   | Deductible then Coinsurance |
| Mental & Nervous/Alcohol & Drug  | PCP Co-pay waived   | Deductible then Coinsurance |
| Urgent Care  | \$55 Co-pay per visit   | Deductible then Coinsurance |
| Lab & Low Tech Imaging   | Fully Covered   | Deductible then Coinsurance |
| High Tech Imaging (Free-standing)                                      | Deductible then Coinsurance   | Deductible then Coinsurance |
| Preventive and Wellness Office Visit                                   | Fully Covered   | Deductible then Coinsurance |
| <b>Inpatient Services</b>  |   |                             |
| Inpatient Hospital Admission (Co-pay plans: Co-pay per day, 3 day max) | Deductible then Coinsurance   | Deductible then Coinsurance |
| Inpatient Professional Services  | Deductible then Coinsurance   | Deductible then Coinsurance |
| <b>Outpatient Services</b>   |   |                             |
| Emergency Room (Waived if admitted)                                    | \$350 Co-pay  |                             |
| Outpatient Facility  | Deductible then Coinsurance   | Deductible then Coinsurance |
| Outpatient Professional  | Deductible then Coinsurance   | Deductible then Coinsurance |
| Physical, Speech, and Occupational Therapy**                           | \$40 Co-pay per visit   | Deductible then Coinsurance |
| Lab and Low & High Tech Imaging  | Deductible then Coinsurance   | Deductible then Coinsurance |
| <b>Other Covered Services</b>  |   |                             |
| Ambulance (Medically necessary)  | \$50 Co-pay   | Deductible then Coinsurance |
| Prosthetics & Orthotics  | Deductible then DME Coinsurance   | Deductible then Coinsurance |
| Durable Medical Equipment  | Deductible then DME Coinsurance   | Deductible then Coinsurance |
| Skilled Nursing Facility***  | Deductible then Coinsurance   | Deductible then Coinsurance |
| Home Health Care Services***   | Deductible then Coinsurance   | Deductible then Coinsurance |
| Hospice Care Services***   | Deductible then Coinsurance   | Deductible then Coinsurance |
| Organ & Tissue Transplant****  | Deductible then Coinsurance   | Not Covered                 |
| Pediatric Vision & Dental  | Routine eye exam & hardware and diagnostic & preventive dental are covered at 100% in-network |                             |
| <b>Prescription Medication</b>   |   |                             |
|  | <b>Retail Copayment</b>   | <b>Mail Copayment</b>       |
| Drug Deductible  | \$250   |                             |
| Generic Drugs  | \$7   | \$21                        |
| Preferred Brand Drugs  | \$30  | \$90                        |
| Non-Preferred Brand  | \$70  | \$210                       |
| Specialty (Limited to a 30 day supply per fill)                        | Plan: 90%; Member: 10% Specialty with \$150 max   |                             |

*When a brand drug is dispensed and a generic equivalent exists, members are required to pay the generic copay, plus the difference in cost between the brand drug dispensed and its generic equivalent.*

\*All in-network medical and pharmacy deductibles, copayments and coinsurance apply to out-of-pocket max. A separate out-of-pocket max will apply for services received out-of-network.

\*\*Provides coverage for inpatient, outpatient and professional services subject to the same deductible and coinsurance with no dollar limit.

\*\*\*Services that require pre-authorization (This is a partial list, please see the schedule of benefits for complete list.)

\*\*\*\*Benefits for solid organ and bone marrow transplants are available only when services are rendered by a Blue Distinction Centers for Transplant (BDCT) or a Blue Cross and Blue Shield of Louisiana (BCBSLA) Preferred Provider facility, unless otherwise approved by us in writing. Services require pre-authorization.

This is only an outline. All benefits are subject to the terms and conditions of the Contract. In the case of a discrepancy, the Contract will prevail.