



HSA Blue - High Deductible Health Plan

\$1,500 / \$3,000 Individual / Family Deductible, 0% Coinsurance

BENEFIT HIGHLIGHTS	ALL PROVIDERS
Calendar Year Deductible <i>Includes medical and prescription drug benefits. If you have a two-person or family membership, the entire deductible must be met by any combination of family members before benefits are paid by the plan.</i>	\$1,500 Individual \$3,000 Two-Person and Family
Coinsurance	Plan pays 100% of allowed price after deductible is met.
Lifetime Maximum <i>Includes medical and prescription drug benefits; excludes transplant services</i>	\$2,000,000 per member per lifetime
Transplant Services Benefit Maximum	\$2,000,000 per member per lifetime

OUTPATIENT CARE	ALL PROVIDERS	
	YOU PAY	PLAN PAYS
Adult Preventive Office Visits <i>Excludes diagnostic services such as laboratory and x-ray</i>	No member cost	100% of our allowed price
Well Baby and Child Office Visits <i>Includes routine immunizations</i>	No member cost	100% of our allowed price
Screening Mammogram and PAP Test <i>Excludes diagnostic services</i>	No member cost	100% of our allowed price
Colorectal Screening <i>Excludes diagnostic services</i>	No member cost	100% of our allowed price
Maternity Office Visits	Deductible, then No Member Cost	100% after deductible
Other Physician Office Visits	Deductible, then No Member Cost	100% after deductible
Mental Health and Substance Abuse Office Visits <i>Requires prior approval</i>	Deductible, then No Member Cost	100% after deductible
Nutritional Counseling <i>Up to three visits; visits for treatment of diabetes do not count toward the three-visit limit</i>	Deductible, then No Member Cost	100% after deductible
Chiropractic Visits <i>Prior approval required after 12 visits</i>	Deductible, then No Member Cost	100% after deductible
Diagnostic Services <i>Includes laboratory and x-ray</i>	Deductible, then No Member Cost	100% after deductible
Emergency Care <i>Includes physician and facility Services. Covered when your condition meets criteria for necessary emergency care.</i>	Deductible, then No Member Cost	100% after deductible
Outpatient Surgery <i>Prior approval may be required</i>	Deductible, then No Member Cost	100% after deductible
Outpatient Physical, Occupational, and Speech Therapy <i>Up to 30 visits combined per calendar year</i>	Deductible, then No Member Cost	100% after deductible



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INPATIENT CARE	YOU PAY	PLAN PAYS
Inpatient Care, General Hospital Admission, Mental Health or Substance Abuse Admission <i>Prior approval required for all mental health and substance abuse treatment. Pre-certification is required for inpatient services.</i>	Deductible, then No Member Cost	100% after deductible
HOME CARE AND REHABILITATION SERVICES	YOU PAY	PLAN PAYS
Inpatient Skilled Nursing	Deductible, then No Member Cost	100% after deductible
Inpatient Rehabilitation <i>Requires prior approval</i>	Deductible, then No Member Cost	100% after deductible
Cardiac Rehabilitation <i>Up to 36 sessions per acute cardiac event; requires prior approval</i>	Deductible, then No Member Cost	100% after deductible
Home Health and Hospice Care Services	Deductible, then No Member Cost	100% after deductible
Private Duty Nursing <i>Up to \$2,000 per member per calendar year; requires prior approval</i>	Deductible, then No Member Cost	100% after deductible
OTHER SERVICES	YOU PAY	PLAN PAYS
Ambulance <i>Includes emergency and routine transport. Prior approval required for non-emergency transport.</i>	Deductible, then No Member Cost	100% after deductible
Medical Equipment and Supplies <i>Prior approval may be required</i>	Deductible, then No Member Cost	100% after deductible

PRESCRIPTION DRUGS	YOU PAY	PLAN PAYS
Retail Pharmacy Program <i>Up to a 30-day supply. Prior approval may be required</i>	Deductible, then no member cost	100% after deductible
Mail Order Pharmacy Program <i>Up to 90-day supply. Prior approval may be required</i>	Deductible, then no member cost	100% after deductible

Diabetic medications are covered like any other medication

Deductible will accumulate January 1 through December 31 with no carry-over to the following year.

Federal Mental Health Parity

Benefit Enhancement Rider

This document summarizes the benefits of your health care plan per calendar year. Your subscriber contract defines the complete terms and conditions of your benefits in detail. Should any questions arise concerning your benefits, your subscriber contract governs.

Effective Date: 01/01/2010

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