



1-800-544-2583

bcbswny.com

**Benefit Summary:**

**Effective on or after 1/1/2017**

	Gold Standard		
	In-Network	Out-of-Network	Additional Information
<b>General Information</b>			
Provider Network	200 Network		
Deductible	\$600 single / \$1,200 family	\$5,000 single / \$10,000 family	
Deductible Administration Type	Embedded deductible - once any individual has met the individual deductible, subsequent medical costs will be covered for that individual, even if the family deductible has not been satisfied	Embedded deductible - once any individual has met the individual deductible, subsequent medical costs will be covered for that individual, even if the family deductible has not been satisfied	
Coinsurance	N/A	50% coinsurance after deductible	
Out of Pocket Maximum	\$4,000 single / \$8,000 family	\$10,000 single / \$20,000 family	
Out of Pocket Administration Type	Embedded OOP Max - once any individual has met the individual OOP Max, subsequent medical costs will be covered for that individual, even if the family OOP Max has not been satisfied	Embedded OOP Max - once any individual has met the individual OOP Max, subsequent medical costs will be covered for that individual, even if the family OOP Max has not been satisfied	
Benefit Administration Date	Plan year		
<b>Dependent Coverage</b>			
Dependent Age	26/26		
Dependent Coverage Ends	End of birth month		
Domestic Partner and Children	Includes coverage for domestic partner and children		
<b>Prescription Drug Coverage</b>			
Prescription Drugs	\$10/\$35/\$70 not subject to deductible	Not Covered	
Mail Order	2.5 copays per 90 day supply	Not Covered	
<b>Physician and Other Services</b>			
Primary Office Visit	\$25 copayment after deductible	50% coinsurance after deductible	
Specialist Office Visit	\$40 copayment after deductible	50% coinsurance after deductible	
Allergy Testing and Treatment	\$25 copayment/\$40 copayment after deductible	50% coinsurance after deductible	
Outpatient Surgical Procedures (in physician's office)	\$25 copayment/\$40 copayment after deductible	50% coinsurance after deductible	
<b>Emergency and Urgent Care Services</b>			
Emergency Room	\$150 copayment after deductible	Covered as in-network	Cost-share waived if admitted
Ambulance	\$150 copayment after deductible	Covered as in-network	



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Urgent Care Center	\$60 copayment after deductible	\$60 Copayment after deductible	
<b>Preventive Services</b>			
Bone mineral density measurement or test Cholesterol Test (lipid panel) Colonoscopy & Sigmoidoscopy Immunizations Mammograms Pap Smear Prenatal and one postpartum visit Prostate Test (Prostate Specific Antigen "PSA") Routine Physical Exam Well Child Visits	Covered in full	50% coinsurance after deductible	Some routine services may not be covered Out-of-network, Please contact Customer Service.
<b>Hospital Services</b>			
Inpatient Hospital	\$1,000 copayment after deductible	50% coinsurance after deductible	
Outpatient Surgical Procedure (Facility)	\$100 copayment after deductible	50% coinsurance after deductible	
Skilled Nursing Facility	\$1,000 copayment after deductible	50% coinsurance after deductible	200 days per year
<b>Diagnostic Testing Services</b>			
Laboratory Tests	\$40 copayment after deductible	50% coinsurance after deductible	
Radiology	\$40 copayment after deductible	50% coinsurance after deductible	
<b>Maternity Services</b>			
Physician Services: Prenatal and Postnatal Care (initial visit)	\$25 copayment after deductible	50% coinsurance after deductible	
Inpatient Maternity	\$1,000 copayment after deductible	50% coinsurance after deductible	
<b>Mental Health and Substance Abuse</b>			
Inpatient Mental Health	\$1,000 copayment after deductible	50% coinsurance after deductible	Unlimited visits, subject to medical necessity
Outpatient Mental Health	\$25 copayment after deductible	50% coinsurance after deductible	Unlimited visits, subject to medical necessity
Inpatient Substance Abuse - Rehab	\$1,000 copayment after deductible	50% coinsurance after deductible	Unlimited visits, subject to medical necessity
Inpatient Substance Abuse - Detox	\$1,000 copayment after deductible	50% coinsurance after deductible	Unlimited



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Outpatient Substance Abuse	\$25 copayment after deductible	50% coinsurance after deductible	Unlimited visits, up to 20 visits a year may be used for family counseling; subject to medical necessity.
<b>Diabetic Supplies and Services</b>			
Diabetic Equipment	\$25 copayment after deductible	50% coinsurance after deductible	
Insulin and Other Oral Agents	\$25 copayment after deductible	50% coinsurance after deductible	Diabetic drugs and supplies rendered at pharmacy will be covered as a medical benefit. Diabetic drugs rendered at pharmacy are only covered in-network.
Diabetic Medical Supplies (Test strips, Syringes, etc)	\$25 copayment after deductible	50% coinsurance after deductible	
<b>Rehabilitation Services</b>			
Chiropractic Care	\$40 copayment after deductible	50% coinsurance after deductible	
Physical - Occupational - Speech Therapies	\$30 copayment after deductible	50% coinsurance after deductible	60 visits per condition per plan year
Pulmonary Rehabilitation	\$25 copayment after deductible	50% coinsurance after deductible	
<b>Additional Services</b>			
Durable Medical Equipment	20% coinsurance after deductible	50% coinsurance after deductible	
Prosthetics and Appliances	20% coinsurance after deductible	50% coinsurance after deductible	Shoe orthotics not covered
Home Health Care	\$25 copayment after deductible	50% coinsurance after deductible	40 aggregate visits per plan year; Home Infusion counts toward home health care visit limit
Hospice	\$25 copayment after deductible	50% coinsurance after deductible	210 days per year
Chemotherapy - Outpatient Facility	\$25 copayment after deductible	50% coinsurance after deductible	
Dialysis	\$25 copayment after deductible	50% coinsurance after deductible	
Wellness Card	\$250 per contract	N/A	Benefit allowance accessible through use of debit card at participating providers for gym membership, massage, acupuncture, health food stores, chiropractic visits, etc
<b>Pediatric Vision Services</b>			
Routine Exam	\$25 copayment after deductible	Not Covered	One routine exam per year, coverage up to Age 19



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Medical Eye Exam	\$25 copayment after deductible	50% coinsurance after deductible	
<b>Adult Vision Services</b>			
Routine Exam	Covered in full	Not Covered	One exam every year
Medical Eye Exam	\$25 copayment after deductible	50% coinsurance after deductible	
<b>Dental Services</b>			
Pediatric Dental	\$19.14 premium per child		Pediatric Dental is a Essential Health Benefit required for dependents under age 19. Coverage will be offered to your employees, and if elected, will appear on your premium invoice. You will be responsible to collect the premium.

\*For a list of Medicare Part D creditable coverage prescription drug plans, please refer to our website.

\*\*This is a summary of covered benefits and exclusions and is not intended as an actual contract or group plan. It does not detail all benefits, limitations and exclusions that may apply