BlueCross BlueShield of Western New York

1-800-544-2583 bcbswny.com

Benefit Summary:

Effective on or after 1/1/2019

	WNY Platinum PPO 843 (2019)		
	In-Network	**Out-of-Network**	**Additional Information**
General Information			
Provider Network	PPO		
Deductible	N/A	$5,000 single / $10,000 family	
Deductible Administration Type	N/A	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	20% coinsurance	50% coinsurance after deductible	
Out of Pocket Maximum	$2,000 single / $4,000 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		
Dependent Coverage			
Dependent Age	26/26		
Dependent Coverage Ends	End of birth month		
Domestic Partner and Children	Covered		
Prescription Drug Coverage			
Prescription Drugs	$10/$30/50%	Not Covered	
Mail Order	2.5 copays per 90 day supply	Not Covered	
Is Rx subject to Medical Deductible?	No		

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Physician and Other Services			
Primary Office Visit	20% coinsurance	50% coinsurance after deductible	
Specialist Office Visit	20% coinsurance	50% coinsurance after deductible	
Allergy Injections	20% coinsurance	50% coinsurance after deductible	
Allergy Testing	20% coinsurance	50% coinsurance after deductible	
Outpatient Surgical Procedures (in physician's office)	20% coinsurance	50% coinsurance after deductible	
Emergency and Urgent Care Services			
Emergency Room	20% coinsurance	Covered as in-network	Cost-share waived if admitted
Ambulance	20% coinsurance	Covered as in-network	
Urgent Care Center	20% coinsurance	20% coinsurance	
Preventive Services			
Bone mineral density measurement or test	Covered in full	50% coinsurance after deductible	
Cholesterol Test (lipid panel)	Covered in full	50% coinsurance after deductible	
Immunizations	Covered in full	50% coinsurance after deductible	
Prostate Test (Prostate Specific Antigen "PSA")	Covered in full	50% coinsurance after deductible	
Routine Physical Exam	Covered in full	Not covered	
Well Child Visits	Covered in full	50% coinsurance after deductible	

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Hospital Services			
Inpatient Hospital	20% coinsurance	50% coinsurance after deductible	
Outpatient Surgical Procedure (Facility)	20% coinsurance	50% coinsurance after deductible	
Skilled Nursing Facility	20% coinsurance	50% coinsurance after deductible	
Diagnostic Testing Services			
Laboratory Tests	20% coinsurance	50% coinsurance after deductible	
Radiology	20% coinsurance	50% coinsurance after deductible	
Maternity Services			
Physician Services: Prenatal and Postnatal Care (initial visit)	20% coinsurance	50% coinsurance after deductible	
Inpatient Maternity	20% coinsurance	50% coinsurance after deductible	
Mental Health and Substance Abuse			
Inpatient Mental Health	20% coinsurance	50% coinsurance after deductible	
Outpatient Mental Health	20% coinsurance	50% coinsurance after deductible	
Inpatient Substance Abuse - Rehab	20% coinsurance	50% coinsurance after deductible	
Inpatient Substance Abuse - Detox	20% coinsurance	50% coinsurance after deductible	
Outpatient Substance Abuse	20% coinsurance	50% coinsurance after deductible	Up to 20 visits a year may be used for family counseling
Diabetic Supplies and Services			
Diabetic Equipment	20% coinsurance	50% coinsurance after deductible	
Insulin and Other Oral Agents	20% coinsurance	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)	20% coinsurance	50% coinsurance after deductible	

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Rehabilitation Services			
Chiropractic Care	20% coinsurance	50% coinsurance after deductible	
Physical - Occupational - Speech Therapies	20% coinsurance	50% coinsurance after deductible	60 combined PT/OT/ST visits per condition per plan year
Pulmonary Rehabilitation	20% coinsurance	50% coinsurance after deductible	
Additional Services			
Durable Medical Equipment	20% coinsurance	50% coinsurance after deductible	
Prosthetics and Appliances	20% coinsurance	50% coinsurance after deductible	Shoe orthotics not covered. For children, the cost of replacements is also covered but only if the previous device has been outgrown.
Home Health Care	20% coinsurance	50% coinsurance after deductible	40 aggregate visits per year; Home Infusion counts toward home health care visit limit.
Hospice	20% coinsurance	50% coinsurance after deductible	210 days per year
Chemotherapy - Outpatient Facility	20% coinsurance	50% coinsurance after deductible	
Dialysis	20% coinsurance	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
Pediatric Vision Services			
Routine Exam	Covered in full	Not covered	One routine exam every year, coverage up to Age 19
Medical Eye Exam	20% coinsurance	50% coinsurance after deductible	
Adult Vision Services			
Routine Exam	Covered in full	Not covered	One exam every year
Medical Eye Exam	20% coinsurance	50% coinsurance after deductible	

*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