

GROUP NAME: Bar Association of Erie County Retirees

GROUP NUMBER: 00401524

PLAN NAME: Highmark Blue Cross Blue Shield Forever Blue 751 (PPO) (2022)

Physician and other health professional services	In-Network	Out-of-Network
Primary doctor	\$5	25%
Specialist	\$25	25%
Radiation therapy	20%	25%
Emergency room (waived if admitted)	\$90	\$90
Urgent care (waived if admitted)	\$65	\$65
Ambulance	\$225	\$225
Telemedicine – Doctor on Demand®	Covered in full	Covered in full
More than 20 preventive services	In-Network	Out-of-Network
Flu shots – Part B	Covered in full	25%
Immunizations – Part B (hepatitis/pneumonia)	Covered in full	25%
All other preventive screenings and tests	Covered in full	25%
Hospital, home health care, and skilled services	In-Network	Out-of-Network
Hospital (inpatient)	\$205 per day for days 1-7, \$1,435 OOP Max per year	30%
Observation	\$200	25%
Outpatient surgery – hospital	\$300	25%
Outpatient surgery – ambulatory center	\$200	25%
Home health care	Covered in full	25%
Skilled nursing facility (100 days per benefit period)	\$0 per day for days 1-20; \$188.00 per day for days 21-100.	30%
Dialysis	20%	Inside service area: 50% for non-participating providers. Outside service area: 20% for non-participating providers.
Mental health / chemical dependence services	In-Network	Out-of-Network
Mental health (inpatient, 190-day lifetime limit)	\$270 per day for days 1-6, \$1,620 OOP Max per year	30%
Mental health (outpatient)	\$40	50%
Mental health (with psychiatrist)	\$40	50%
Alcohol substance abuse (inpatient)	\$270 per day for days 1-6, \$1,620 OOP Max per year	30%
Alcohol substance abuse (outpatient)	50%	50%

Laboratory and X-ray services	In-Network	Out-of-Network
Laboratory testing	\$5	25%
X-rays	\$40	25%
Advanced radiology – MRI, MRA, PET, and CT	\$150	25%
Rehabilitation services	In-Network	Out-of-Network
Physical, occupational, and speech therapy	\$20	25%
Chiropractor <small>includes 12 routine visits</small>	\$20	25%
Acupuncture & Massage Therapy	\$500 combined annual allowance	
Cardiac rehab	\$15	25%
Vision	In-Network	Out-of-Network
Routine vision exam	\$25	20%
Medical vision exam	\$25	25%
Allowance (lenses and frames)	\$200 annual allowance	
Hearing	In-Network	Out-of-Network
Routine hearing exam – TruHearing™	\$45	\$45
Diagnostic hearing exam	\$25	25%
Hearing aid benefit – TruHearing™	\$599/\$899	
Dental	In-Network	Out-of-Network
Dental	Preventive dental (routine cleanings, oral exams & x-rays) \$10 per service	
Supplies, equipment, and devices	In-Network	Out-of-Network
Durable medical equipment	\$0 compression stockings; 20% all other items	50%
Prosthetics	\$0 diabetic shoes/inserts; 20% all other items	50%
Diabetic supplies – Part B	Covered in full	50%
Fitness program	In-Network	Out-of-Network
SilverSneakers (“Steps” program included)®	Covered in full	
Prescription drugs – Part B	In-Network	Out-of-Network
Immunosuppressive drugs	20%	25%
Oral chemotherapy drugs	20%	25%
Physician administered injectables	20%	25%
Nebulizer inhalation solution	\$25	25%
Part B drugs (other)	20%	25%

Prescription drugs – Part D	In-Network	Out-of-Network
Prescription drug (Rx)	Preferred pharmacies: \$2/\$8/\$42/\$94/33% Standard pharmacies: \$7/\$13/\$47/\$99/33%	
Mail order	Tier 1: \$0 copay for a 90 day supply; Tier 2 - Tier 4: 2.5 copays for a 90 day supply; Tier 5: 33% of the cost of the fill up to a 90 day supply. There is only one participating pharmacy for mail order (ESI) so there is no network.	
Shingles vaccine	Preferred pharmacies: \$2 Standard pharmacies: \$7	
Coverage gap/donut hole	Discounts only	
General product information	In-Network	Out-of-Network
In-network out-of-pocket maximum	\$6,700	N/A
Combined out-of-pocket maximum	\$10,000 Combined	
Prescription deductible	N/A	

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