

**GROUP NAME: Bar Association of Erie County**

**GROUP NUMBER: 10716985**

**PLAN NAME: Highmark Blue Cross Blue Shield Forever Blue Value (PPO) (2023)**

<b>Physician and other health professional services</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Primary doctor	\$10	35%
Specialist	\$30	35%
Radiation therapy	20%	35%
Emergency room (waived if admitted)	\$95	\$95
Urgent care (waived if admitted)	\$60	\$60
Ambulance	\$250	\$250
Telemedicine	Covered in full	Covered in full
<b>More than 20 preventive services</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Flu shots – Part B	Covered in full	35%
Immunizations – Part B (hepatitis/pneumonia)	Covered in full	35%
All other preventive screenings and tests	Covered in full	35%
<b>Hospital, home health care, and skilled services</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Hospital (inpatient)	\$250 per day for days 1-7, \$1,750 OOP Max per year	35%
Observation	\$300	35%
Outpatient surgery – hospital	\$350	35%
Outpatient surgery – ambulatory center	\$250	35%
Home health care	Covered in full	35%
Skilled nursing facility (100 days per benefit period)	\$0 per day for days 1-20; \$196.00 per day for days 21-100.	35%
Dialysis	20%	Inside service area: 35% for non-participating providers. Outside service area: 20% for non-participating providers.
<b>Mental health / chemical dependence services</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Mental health (inpatient, 190-day lifetime limit)	\$270 per day for days 1-6, \$1,620 OOP Max per year	35%
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	35%
Alcohol substance abuse (outpatient)	50%	50%

<b>Laboratory and X-ray services</b>	In-Network	Out-of-Network
Laboratory testing	\$5	35%
X-rays	\$45	35%
Advanced radiology – MRI, MRA, PET, and CT	\$150	35%
<b>Rehabilitation services</b>	In-Network	Out-of-Network
Physical, occupational, and speech therapy	\$20	35%
Chiropractor <small>includes 12 routine visits</small>	\$20	35%
Acupuncture & Massage Therapy	\$500 combined annual allowance	
Cardiac rehab	\$5	35%
<b>Vision</b>	In-Network	Out-of-Network
Routine vision exam	\$25	20%
Medical vision exam	\$30	35%
Allowance (lenses and frames)	\$200 annual allowance	
<b>Hearing</b>	In-Network	Out-of-Network
Routine hearing exam – TruHearing™	\$45	\$45
Diagnostic hearing exam	\$30	35%
Hearing aid benefit – TruHearing™	\$599/\$899	
<b>Dental</b>	In-Network	Out-of-Network
Dental	50% for covered services \$2,000 max per year	
<b>Supplies, equipment, and devices</b>	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%
<b>Fitness program</b>	In-Network	Out-of-Network
SilverSneakers (“Steps” program included)®	Covered in full	
<b>Prescription drugs – Part B</b>	In-Network	Out-of-Network
Immunosuppressive drugs	20%	35%
Oral chemotherapy drugs	20%	35%
Physician administered injectables	20%	35%
Nebulizer inhalation solution	20%	35%
Part B drugs (other)	20%	35%

<b>Prescription drugs – Part D</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Prescription drug (Rx)	Preferred pharmacies: \$4/\$10/\$42/\$94/33% Standard pharmacies: \$9/\$15/\$47/\$100/33%	
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: Mail order not available	
Shingles vaccine	Preferred pharmacies: \$4 Standard pharmacies: \$9	
Coverage gap/donut hole	Discounts only	
<b>General product information</b>	<b>In-Network</b>	<b>Out-of-Network</b>
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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