



New Mexico Public Schools Insurance Authority

2017 NMPSIA Plan Copay Changes and Medical Premium Increases

This notification is to inform you of the upcoming benefit and prescription drug changes for May 1, 2017 and July 1, 2017, as well as medical premium increases effective October 1, 2017.

These changes are necessary in order for the New Mexico Public Schools Insurance Authority (NMPSIA) Group Plan to keep pace with covering claim expenses for its members.

Please keep in mind that the NMPSIA Group Plan is a self-insured plan that covers all claim and program costs with the premium contributions made by you and your employer. Further, NMPSIA does not receive any funding from the Legislature.

In the past, the NMPSIA Board of Directors utilized extra fund balance to offset premium increases and to minimize plan changes. However, the fund balance has depleted to a low level, and NMPSIA has no extra fund balance to assist in absorbing the increased costs this year. The upcoming plan and premium changes have developed due to inflation with prescription drug costs and the increased usage on both the medical and prescription drug plan.

Periodically, NMPSIA's benefits and actuarial consultant conducts a claims/cost analysis to project the plan design and premiums NMPSIA needs to implement in order to meet its obligation of covering claim costs. Over the last three years, NMPSIA has had a larger number of high cost medical claims and again, inflation of prescription drug prices (especially specialty medications). Some of the specialty medications cost thousands of dollars per month, per fill. These specialty drugs treat conditions such as rheumatoid arthritis, Chron's disease, diabetes, cancer, Hep C, MS and other inflammatory conditions.

In order to balance the costs, the NMPSIA Board of Directors has made a decision to pass on a combination of small medical premium increases (3.98% on the High Option Plan and the HMO Plan; 1.82% on the Low Option Plan) and medical/Rx plan copayment changes in order to avoid double-digit medical premium increases. Members will continue to have the opportunity to continue using the telehealth services (video/telephone visits) under Blue Cross Blue Shield of New Mexico and Presbyterian Health Plan for a \$10 copayment.

Please visit nmpsia.com to view addendums to the NMPSIA Program Guide and the October 1, 2017 premium rates by clicking on the "Members" tab. You can locate updated plan information per medical plan carrier by clicking on the "Insurance Carriers" tab. When you view the information under the "Carriers Tab," you will all see a wealth of information available with new wellness and care management benefits. Consider participating in these programs and learn how to manage your condition(s) and take control of your lifestyle choices. Member participation may contribute to lower claim costs, which ultimately helps keep premium increases and benefit reductions to a minimum. If you would like to coordinate a wellness activity or health fair for your school in order to promote employee wellness, NMPSIA can help!

We kindly thank you for your understanding and greatly appreciate you as a NMPSIA member. If you have any questions or require further assistance, please contact the NMPSIA Office at 1.800.548.3724.

NMPSIA Plan and Premium Changes

Medical Plan		Current Benefit			New Benefit			Effective Date
		High Option	Low Option	NMHC HMO	High Option	Low Option	NMHC HMO	
Office Visits Primary Care		\$20 copay In- Network (deductible waived) Out-of-Network 30% coinsurance after deductible	\$25 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	\$15 copay (deductible waived)	\$30 copay In- Network (deductible waived) Out-of-Network 30% coinsurance after deductible	\$35 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	\$25 copay (deductible waived)	5/1/2017
Office Visits Specialist		\$30 copay In- Network (deductible waived) Out-of-Network 30% coinsurance after deductible	\$35 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	\$25 copay (deductible waived)	\$50 copay In- Network (deductible waived) Out-of-Network 30% coinsurance after deductible	\$60 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	\$35 copay (deductible waived)	
Urgent Care		\$50 copay In- Network (deductible waived, Out-of-Network 30% coinsurance after deductible	\$50 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	\$45 copay (deductible waived)	*\$50 copay In- Network (deductible waived) Out-of-Network 30% coinsurance after deductible	\$60 copay In- Network (deductible waived) Out-of-Network 50% coinsurance after deductible	*\$45 copay (deductible waived)	
Emergency Room		20% coinsurance after deductible	25% coinsurance after deductible	20% coinsurance after deductible	\$150 copay plus 20% coinsurance after deductible	\$150 copay plus 25% coinsurance after deductible	\$150 copay plus 20% coinsurance after deductible	
Rx Copay Changes	Generic	Retail - \$8 Non-Walgreens, \$15 Walgreens; Mail Order - \$22			All participating retail pharmacies (including Walgreens) - \$10; Mail Order - \$22			7/1/2017
	Formulary	Retail: 30% (\$25 min/ \$55 max Non-Walgreens); 30% (\$35 min/\$65 max Walgreens); Mail Order: \$55			All participating retail pharmacies (including Walgreens) 30% (\$30 min/\$60 max); Mail Order: \$60			
	Non-Formulary	Retail & Mail Order: 70%			*Retail & Mail Order 70%			
Premium Changes		Visit nmpsia.com to view premium rate sheets			3.98% premium increase – High Option Medical Plan (BCBSNM & Presbyterian) and the HMO Medical Plan (NM Heath Connections); 1.82% premium increase – Low Option Medical Plan (BCBSNM & Presbyterian)			10/1/2017

* Not changing

Revised 3/27/17

PRESBYTERIAN AND BLUE CROSS BLUE SHIELD OF NEW MEXICO



This is only a summary that lists the member cost-sharing amounts and provides a brief description of the NMPSIA High Option PPO Health Plan benefits. The Summary Plan Description supersedes any information outlined in this summary.

NMPSIA HIGH OPTION PPO BENEFITS

There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.

NMPSIA MEDICAL PLAN BENEFITS	Member's Share of Covered Charges	
	In-Network Provider	Out-of-Network Provider
Calendar Year Deductible	\$750 Individual \$1,500 Family	\$1,500 Individual \$3,000 Family
Annual Out-of-Pocket Limit	\$3,750 Individual \$7,500 Family	\$9,000 Individual \$18,000 Family
Office Visit / Exam Charge Office and Home visits/Exams or Consultation (Other services received during the office visits and listed under "Other Services," below, such as therapy, are subject to deductible, copay, and/or coinsurance as listed in the rest of the summary.)	(deductible waived)	
	Office Visit Copay	
Primary Preferred Provider Office/Home Visit	\$30	30%
Specialist /Office/Home Visit	\$50	30%
Telehealth (Virtual Video Visits)	\$10	Not Covered
Office Surgery (including casts, splints, and dressings)	20%	30%
Allergy Injections (only), Extract Preparation	No Charge (deductible waived)	30%
Therapeutic Injections: Allergy Testing	Office Visit Copay	30%
Routine/Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (including Pap Tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening), Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control & therapeutic injections), Immunizations (including travel immunizations); Well-Child Care; Routine Vision or Hearing Screenings through age 17	No Charge (deductible waived)	30% (deductible waived)
Acupuncture, Chiropractic (Spinal Manipulation), Massage Therapy (if medically necessary), and Roling (combined max. benefit of 30 visits/calendar year)	\$50 copay (deductible waived)	30%
Naprapathy (Limit \$500 per year)	\$50 copay (deductible waived)	Not Covered
Ambulance Services: Ground and Emergency Air Transport	\$30 copay (deductible waived)	\$30 copay (deductible waived)
Ambulance Services: Inter-facility Transport	\$0 (deductible waived)	\$0 (deductible waived)
Autism Spectrum Disorder Diagnosis and Treatment of all children up to age 19 or up to age 22 if still attending school. Up to 90 visits per member per year (in & out-of-network combined) PCP copay for Applied Behavioral Analysis (ABA). Specialist includes outpatient physical therapy occupational therapy & speech therapy.	(deductible waived) PCP \$30 copay Specialist \$50 copay	30%
Biofeedback (for specified medical conditions only)	\$50 copay (deductible waived)	30%
Cardiac and Pulmonary Rehabilitation (office/outpatient)	\$50 copay (deductible waived)	30%
Dental/Facial Accident, Oral Surgery & TMJ/CMJ Services	Varies by services	30%
Emergency Room Treatment Physician and Other Professional Provider Charges	\$150 copay plus 20% coinsurance after deductible	\$150 copay plus 20% coinsurance after deductible
Hearing Aids and Related Services (Age 21 & older: Routine exams/testing not covered.)	Hearing Aids: No Charge up to \$500; thereafter you pay 90% coinsurance in any 36 month period	
Hearing Aids and Related Services (Under age 21: Exam/testing subject to usual cost-sharing.)	Hearing Aids: No Charge up to \$2,200 per hearing impaired ear; thereafter you pay 90% coinsurance in any 36 month period	
Home Health Care/Home I.V. Services Limitations	20% Unlimited	30% 120 visits/calendar year
Hospice Services including respite care (limited to 10 days for each 6-month per hospice period - 2 periods per lifetime) & bereavement counseling (limited to 3 sessions during the hospice benefit period)	No charge (deductible waived)	30%
Infertility: Diagnosis Only - No Treatment	Varies by Services	30%
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine) (Office/Freestanding Lab or Radiology)	\$30 copay or actual allowable amount, whichever is less, per day (deductible waived)	30%
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine) (Outpatient Department of Hospital)	\$60 copay or actual allowable amount, whichever is less, per day (deductible waived)	30%
High Tech Imaging: MRI, MRA, CT Scan, PET Scan	\$600 copay or 20%, whichever is less, per day (deductible waived)	30%
Professional Interpretation & Reading (Lab, X-Ray, & High Tech)	No Charge	30%
Prothrombin Time Test	\$10 copay (deductible waived)	30%
Sleep Study	20%	30%
Inpatient Hospital/Facility Services (High Option copays are waived if you are re-admitted for the same condition within 15 days of discharge or transferred to a rehab or skilled nursing facility within 15 days of discharge from acute care facility.)		
Medical/Surgical Acute Care, and Maternity-Related Room & Board, Covered Ancillaries, Related Professional charges, Skilled Nursing Facility (max. 60 days/calendar year)	\$500 facility copay per admission plus 20%	30%
Inpatient Physical Rehabilitation		
Observation Stay including Related Professional Charges	\$100 facility copay plus 20%	30%
Maternity Services		
Physician/Midwife Services (delivery, pre- and post-natal care, including lab, diagnostic testing, and pre-natal genetic testing, if medically necessary)	Office Visit Copay/Initial visit	30%
Hospital Admission (including routine newborn nursery charges)	\$500 copay per pregnancy plus 20%	
Extended Stay (non-routine) Charges for covered Newborn	\$500 facility copay/admission plus 20%	
Home Birth	20%	
Mental Health Services		
Office, Home, Outpatient Facility/Physician	\$50 copay (deductible waived)	
Inpatient	\$500 copay plus 20%	30%
Partial Hospitalization	\$250 copay plus 20%	
Facility-Based Intensive Outpatient Programs (IOP)	\$125 copay plus 20%	
Substance Abuse Rehabilitation (Lifetime max of two courses of treatment for all services combined.)		
Office, Home, Outpatient Facility/Physician (max. 30 days/calendar year)	\$50 copay (deductible waived)	
Inpatient (max. 30 days/calendar year combined with Partial Hospitalization)	\$500 copay plus 20%	30%
Partial Hospitalization ⁸ (max. 30 days/calendar year combined with Inpatient)	\$250 copay plus 20%	
Facility-Based Intensive Outpatient Programs (IOP)	\$125 copay plus 20%	
Residential Treatment Center (RTC): (for adults age 18 & older only) LIMIT: 60 days/calendar year and 30 days per admit.	\$150 copay plus 20%	30%
Outpatient Hospital/Facility/Ambulatory Surgery Facility (including Related Professional Charges)	\$250 copay plus 20%	30%
Short-Term Rehabilitation, Outpatient and Office: Occupational, Physical & Speech Therapy Services	\$50 copay (deductible waived) up to \$500; thereafter No Charge for the remaining calendar year (Member pays \$50 each visit up to a maximum of \$500 per calendar year; thereafter plan pays 100% once met for the remaining calendar year.)	30%
Smoking/Tobacco Use Cessation (includes medication, hypnotherapy, acupuncture, related tests, and any counseling programs not eligible under Preventive)	No Charge For Prescription Drugs, see your Express Scripts Plan for details.	50%
Supplies, Durable Medical Equipment, Prosthetics & Functional Orthotics (Support hose limited to 12 pair (or 24 hose) Mastectomy Bras up to 6 per calendar year.) Prior Authorization needed for services over \$1,000	20%	30%
Insulin Pump Supplies (insertion sets, reservoirs)	No Charge (deductible waived)	30%
Therapy: Chemotherapy and Radiation Therapy	No Charge (deductible waived)	30%
Therapy: Dialysis	20%	30%
Transplant Services Maximums apply to donor charges and travel and lodging. Services must be arranged and received at a facility contracted by the medical plan.	Applicable copays based on place and type of service	Not Covered
Urgent Care (includes all services and supplies such as xray/labs/ physician fees)	\$50 copay (deductible waived)	30%

This is only a summary that lists the member cost-sharing amounts and provides a brief description of the NMPSIA Low Option PPO Health Plan benefits. The Summary Plan Description supersedes any information outlined in this summary.

NMPSIA LOW OPTION PPO BENEFITS

There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.

NMPSIA MEDICAL PLAN BENEFITS	Member's Share of Covered Charges	
	In-Network Provider	Out-of-Network Provider
Calendar Year Deductible	\$2,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family
Annual Out-of-Pocket Limit	\$3,750 Individual \$7,500 Family	\$9,000 Individual \$18,000 Family
Office Visit / Exam Charge Office and Home visits/Exams or Consultation (Other services received during the office visits and listed under "Other Services," below, such as therapy, are subject to deductible, copay, and/or coinsurance as listed in the rest of the summary.)	(deductible waived)	
	Office Visit Copay	
Primary Preferred Provider Office/Home Visit	\$35	50%
Specialist /Office/Home Visit	\$60	50%
Telehealth (Virtual Video Visits)	\$10	Not Covered
Office Surgery (including casts, splints, and dressings)	25%	50%
Allergy Injections (only), Extract Preparation	25%	50%
Therapeutic Injections: Allergy Testing	25%	50%
Routine/Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (including Pap Tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening), Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control & therapeutic injections), Immunizations (including travel immunizations); Well-Child Care; Routine Vision or Hearing Screenings through age 17	No Charge (deductible waived)	50% (deductible waived for routine testing only)
Acupuncture, Chiropractic (Spinal Manipulation), Massage Therapy (if medically necessary), and Roling (combined max. benefit of 30 visits/calendar year)	25%	50%
Naprapathy (Limit \$500 per year)	\$50 copay (deductible waived)	Not Covered
Ambulance Services: Ground and Emergency Air Transport	25% \$30 copay (deductible waived)	25% Not Covered
Ambulance Services: Inter-facility Transport	\$0 (deductible waived)	\$0 (deductible waived)
Autism Spectrum Disorder Diagnosis and Treatment of all children up to age 19 or up to age 22 if still attending school. Up to 90 visits per member per year (in & out-of-network combined) PCP copay for Applied Behavioral Analysis (ABA). Specialist includes outpatient physical therapy occupational therapy & speech therapy.	(deductible waived) PCP \$35 copay Specialist \$60 copay	50%
Biofeedback (for specified medical conditions only)	25%	50%
Cardiac and Pulmonary Rehabilitation (office/outpatient)	25%	50%
Dental/Facial Accident, Oral Surgery & TMJ/CMJ Services	25%	50%
Emergency Room Treatment Physician and Other Professional Provider Charges	\$150 copay plus 25% coinsurance after deductible	\$150 copay plus 25% coinsurance after deductible
Hearing Aids and Related Services (Age 21 & older: Routine exams/testing not covered.)	Hearing Aids: No Charge up to \$500; thereafter you pay 90% coinsurance in any 36 month period	
Hearing Aids and Related Services (Under age 21: Exam/testing subject to usual cost-sharing.)	Hearing Aids: No Charge up to \$2,200 per hearing impaired ear; thereafter you pay 90% coinsurance in any 36 month period	
Home Health Care/Home I.V. Services Limitations	25% Unlimited	50% 120 visits/calendar year
Hospice Services including respite care (limited to 10 days for each 6-month per hospice period - 2 periods per lifetime) & bereavement counseling (limited to 3 sessions during the hospice benefit period)	25%	50%
Infertility: Diagnosis Only - No Treatment	Varies by Services	50%
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine) (Office/Freestanding Lab or Radiology)	\$35 copay or actual allowable amount, whichever is less, per day (deductible waived)	50%
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine) (Outpatient Department of Hospital)	\$70 copay or actual allowable amount, whichever is less, per day (deductible waived)	50%
High Tech Imaging: MRI, MRA, CT Scan, PET Scan	\$700 copay or 25%, whichever is less, per day (deductible waived)	50%
Professional Interpretation & Reading (Lab, X-Ray, & High Tech)	No Charge	50%
Prothrombin Time Test	\$10 copay (deductible waived)	50%
Sleep Study	25%	50%
Inpatient Hospital/Facility Services (High Option copays are waived if you are re-admitted for the same condition within 15 days of discharge or transferred to a rehab or skilled nursing facility within 15 days of discharge from acute care facility.)		
Medical/Surgical Acute Care, and Maternity-Related Room & Board, Covered Ancillaries, Related Professional charges, Skilled Nursing Facility (max. 60 days/calendar year)	25%	50%
Inpatient Physical Rehabilitation		
Observation Stay including Related Professional Charges	25%	50%
Maternity Services		
Physician/Midwife Services (delivery, pre- and post-natal care, including lab, diagnostic testing, and pre-natal genetic testing, if medically necessary)	25%	50%
Hospital Admission (including routine newborn nursery charges)	25%	50%
Extended Stay (non-routine) Charges for covered Newborn	25%	50%
Home Birth	25%	50%
Mental Health Services		
Office, Home, Outpatient Facility/Physician	25%	
Inpatient	25%	50%
Partial Hospitalization	25%	
Facility-Based Intensive Outpatient Programs (IOP)	25%	
Substance Abuse Rehabilitation (Lifetime max of two courses of treatment for all services combined.)		
Office, Home, Outpatient Facility/Physician (max. 30 days/calendar year)	25%	
Inpatient (max. 30 days/calendar year combined with Partial Hospitalization)	25%	50%
Partial Hospitalization ⁸ (max. 30 days/calendar year combined with Inpatient)	25%	
Facility-Based Intensive Outpatient Programs (IOP)	25%	
Residential Treatment Center (RTC): (for adults age 18 & older only) LIMIT: 60 days/calendar year and 30 days per admit.	25%	50%
Outpatient Hospital/Facility/Ambulatory Surgery Facility (including Related Professional Charges)	25%	50%
Short-Term Rehabilitation, Outpatient and Office: Occupational, Physical & Speech Therapy Services	25% up to \$250; thereafter No Charge for the remaining calendar year (Member pays \$25 each visit up to a maximum of \$250 per calendar year; thereafter, plan pays 100% once met for the remaining calendar year.)	50% (Combined max of 60 visits per calendar year)
Smoking/Tobacco Use Cessation (includes medication, hypnotherapy, acupuncture, related tests, and any counseling programs not eligible under Preventive)	No Charge For Prescription Drugs, see your Express Scripts Plan for details.	50%
Supplies, Durable Medical Equipment, Prosthetics & Functional Orthotics (Support hose limited to 12 pair (or 24 hose) Mastectomy Bras up to 6 per calendar year.) Prior Authorization needed for services over \$1,000	25%	50%
Insulin Pump Supplies (insertion sets, reservoirs)	No Charge (deductible waived)	50%
Therapy: Chemotherapy and Radiation Therapy	25%	50%
Therapy: Dialysis	25%	50%
Transplant Services Maximums apply to donor charges and travel and lodging. Services must be arranged and received at a facility contracted by the medical plan.	Applicable copays based on place and type of service	Not Covered
Urgent Care (includes all services and supplies such as xray/labs/ physician fees)	\$60 copay (deductible waived)	50%

NM HEALTH CONNECTIONS

This is only a summary that lists the member cost-sharing amounts and provides a brief description of the NMPSIA HMO Health Plan benefits. The Summary Plan Description supersedes any information outlined in this summary.

HMO SUMMARY OF BENEFITS

There is no overall lifetime maximum benefit. However, certain services have maximum annual limits. See below.

NMPSIA MEDICAL PLAN BENEFITS	Member's Share of Covered Charges
	Preferred Provider
Calendar Year Deductible	\$500 Individual \$1,000 Family
Annual Out-of-Pocket Limit	\$3,250 Individual \$6,500 Family
Office Visit / Exam Charge Office and Home visits/Exams or Consultation (Other services received during the office visits and listed under "Other Services," below, such as therapy, are subject to deductible, copay, and/or coinsurance as listed in the rest of the summary.)	(deductible waived)
	Office Visit Copay
Primary Preferred Provider Office/Home Visit	\$25
Specialist /Office/Home Visit	\$35
Telehealth (Virtual Video Visits)	Not Covered
Office Surgery (including casts, splints, and dressings)	20%
Allergy Injections (only), Extract Preparation	No Charge (deductible waived)
Therapeutic Injections: Allergy Testing	Office Visit Copay
Routine/Preventive Services Routine Adult Physicals and Gynecological Exams, Routine Tests (including Pap Tests, Cholesterol tests, Urinalysis, Human Papillomavirus (HPV) Screening), Colonoscopies and Mammograms (one covered at 100% annually regardless of diagnosis when in-network), Health Education Counseling (including diabetic and smoking cessation counseling), Family Planning (including insertion/removal of birth control devices, surgical sterilization in office, birth control & therapeutic injections), Immunizations (including travel immunizations); Well-Child Care; Routine Vision or Hearing Screenings through age 17	No Charge (deductible waived)
Acupuncture, Chiropractic (Spinal Manipulation), Massage Therapy (if medically necessary), and Roling (combined max. benefit of 30 visits/calendar year)	\$35 copay (deductible waived)
Naprapathy (Limit \$500 per year)	\$50 copay (deductible waived)
Ambulance Services: Ground and Emergency Air Transport	\$25 copay (deductible waived)
Ambulance Services: Inter-facility Transport	\$0 (deductible waived)
Autism Spectrum Disorder Diagnosis and Treatment of all children up to age 19 or up to age 22 if still attending school. Up to 90 visits per member per year (in & out-of-network combined) PCP copay for Applied Behavioral Analysis (ABA). Specialist includes outpatient physical therapy occupational therapy & speech therapy.	(deductible waived) PCP \$15 copay Specialist \$25 copay
Biofeedback (for specified medical conditions only)	\$35 copay (deductible waived)
Cardiac and Pulmonary Rehabilitation (office/outpatient)	\$35 copay (deductible waived)
Dental/Facial Accident, Oral Surgery & TMJ/CMJ Services	Varies by service
Emergency Room Treatment Physician and Other Professional Provider Charges	20% after deductible 20% after deductible
Hearing Aids and Related Services (Age 21 & older: Routine exams/testing not covered.)	Hearing Aids: No Charge up to \$500; thereafter you pay 90% coinsurance in any 36 month period
Hearing Aids and Related Services (Under age 21: Exam/testing subject to usual cost-sharing.)	Hearing Aids: No Charge up to \$2,200 per hearing impaired ear; thereafter you pay 90% coinsurance in any 36 month period
Home Health Care/Home I.V. Services Limitations	20% Unlimited
Hospice Services including respite care (limited to 10 days for each 6-month per hospice period - 2 periods per lifetime) & bereavement counseling (limited to 3 sessions during the hospice benefit period)	No charge (deductible waived)
Infertility: Diagnosis Only - No Treatment	Varies by Services
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine) (Office/Freestanding Lab or Radiology)	\$25 copay or actual allowable amount, whichever is less, per day (deductible waived)
Lab, X-Ray, and Other Basic Diagnostic Tests (non-routine) (Outpatient Department of Hospital)	\$50 copay or actual allowable amount, whichever is less, per day (deductible waived)
High Tech Imaging: MRI, MRA, CT Scan, PET Scan	\$500 copay or 20%, whichever is less, per day (deductible waived)
Professional Interpretation & Reading (Lab, X-Ray, & High Tech)	No Charge
Prothrombin Time Test	\$10 copay (deductible waived)
Sleep Study	20%
Inpatient Hospital/Facility Services (High Option copays are waived if you are re-admitted for the same condition within 15 days of discharge or transferred to a rehab or skilled nursing facility within 15 days of discharge from acute care facility.)	
Medical/Surgical Acute Care, and Maternity-Related Room & Board, Covered Ancillaries, Related Professional charges, Skilled Nursing Facility (max. 60 days/calendar year)	\$500 facility copay per admission plus 20%
Inpatient Physical Rehabilitation	
Observation Stay including Related Professional Charges	\$100 facility copay plus 20%
Maternity Services	
Physician/Midwife Services (delivery, pre- and post-natal care, including lab, diagnostic testing, and pre-natal genetic testing, if medically necessary)	Office visit copay/Initial visit
Hospital Admission (including routine newborn nursery charges)	\$500 copay per pregnancy plus 20%
Extended Stay (non-routine) Charges for covered Newborn	\$500 facility copay/admission plus 20%
Home Birth	20%
Mental Health Services	
Office, Home, Outpatient Facility/Physician	\$25 copay (deductible waived)
Inpatient	\$500 copay plus 20%
Partial Hospitalization	\$250 copay plus 20%
Facility-Based Intensive Outpatient Programs (IOP)	\$125 copay plus 20%
Substance Abuse Rehabilitation (Lifetime max of two courses of treatment for all services combined.)	
Office, Home, Outpatient Facility/Physician (max. 30 days/calendar year)	\$25 copay (deductible waived)
Inpatient (max. 30 days/calendar year combined with Partial Hospitalization)	\$500 copay plus 20%
Partial Hospitalization ⁸ (max. 30 days/calendar year combined with Inpatient)	\$250 copay plus 20%
Facility-Based Intensive Outpatient Programs (IOP)	\$125 copay plus 20%
Residential Treatment Center (RTC): (for adults age 18 & older only) LIMIT: 60 days/calendar year and 30 days per admit.	\$150 copay plus 20%
Outpatient Hospital/Facility/Ambulatory Surgery Facility (including Related Professional Charges)	\$250 copay plus 20%
Short-Term Rehabilitation, Outpatient and Office: Occupational, Physical & Speech Therapy Services	\$25 copay (deductible waived) up to \$250; thereafter No Charge for the remaining calendar year (Member pays \$25 each visit up to a maximum of \$250 per calendar year; thereafter, plan pays 100% once met for the remaining calendar year.)
Smoking/Tobacco Use Cessation (includes medication, hypnotherapy, acupuncture, related tests, and any counseling programs not eligible under Preventive)	No Charge For Prescription Drugs, see your Express Scripts Plan for details.
Supplies, Durable Medical Equipment, Prosthetics & Functional Orthotics (Support hose limited to 12 pair (or 24 hose) Mastectomy Bras up to 6 per calendar year.) Prior Authorization needed for services over \$1,000	20%
Insulin Pump Supplies (insertion sets, reservoirs)	No Charge (deductible waived)
Therapy: Chemotherapy and Radiation Therapy	No Charge (deductible waived)
Therapy: Dialysis	20%
Transplant Services Maximums apply to donor charges and travel and lodging. Services must be arranged and received at a facility contracted by the medical plan.	Applicable copays based on place and type of service
Urgent Care (includes all services and supplies such as xray/labs/ physician fees)	\$45 copay (deductible waived)