BENEFIT HIGHLIGHTS

QHDHP PPO 3500-E PLAN

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Capital

Lafayette College

This information is not a contract, but highlights some of the benefits available to you and is not intended to be a complete list or description of available services. Benefits are subject to the exclusions and limitations contained in your Benefits Booklet (also known as "Certificate of Coverage"). Refer to your Benefits Booklet for complete details.

YOUR MEDICAL PLAN SUMMARY OF COST SHARING		
	Member Responsibilities	
	If provider is in-network	**If provider is out-of-network**
Deductible (per benefit period) Deductible is combined to include medical and prescription drug benefits for in-network providers.	$3,500 per member $7,000 per family $3,500 per member embedded amount	$7,000 per member $14,000 per family
Coinsurance (Percentage you pay after your deductible is met).	20% coinsurance after deductible	40% coinsurance after deductible
Out-of-pocket maximum	Overall in-network out-of-pocket maximum includes deductible, copayments, and coinsurance for medical and prescription drugs:** $5,000 per member $10,000 per family	$10,000 per member $20,000 per family
Office Visit / Urgent Care / Emergency Room Copayments		
VirtualCare (non-specialist) visits—delivered via the Capital Blue Cross VirtualCare platform	20% coinsurance after deductible	Not applicable
Office visits and consultations (in-person & telehealth)—performed by a family practitioner, general practitioner, internist, pediatrician or in-network retail clinic	20% coinsurance after deductible	40% coinsurance after deductible
Specialist office visits (in-person, telehealth & via the Capital Blue Cross VirtualCare platform)	20% coinsurance after deductible	40% coinsurance after deductible VirtualCare–Not applicable
Urgent care services	20% coinsurance after deductible	40% coinsurance after deductible
Emergency room	20% coinsurance after deductible	
Preventive Care		
Pediatric and adult preventive care	No charge, deductible waived	40% coinsurance after deductible
Screening gynecological exam and pap smear	No charge, deductible waived	40% coinsurance, deductible waived
Screening mammogram	No charge, deductible waived	40% coinsurance after deductible
Facility / Surgical Services		
Inpatient hospital room and board	20% coinsurance after deductible	40% coinsurance after deductible
Acute inpatient rehabilitation (60 days per benefit period)	20% coinsurance after deductible	40% coinsurance after deductible
Skilled nursing facility (100 days per benefit period)	20% coinsurance after deductible	40% coinsurance after deductible
Surgical procedure and anesthesia (professional charges)	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient surgery at ambulatory surgical center (facility charge only)	20% coinsurance after deductible	Not covered
Outpatient surgery at acute care hospital (facility charge only)	20% coinsurance after deductible	40% coinsurance after deductible
Diagnostic Services		
High tech imaging (such as MRI, CT, PET)	20% coinsurance after deductible	40% coinsurance after deductible
Radiology (other than high tech imaging)	20% coinsurance after deductible	40% coinsurance after deductible
Independent laboratory	20% coinsurance after deductible	40% coinsurance after deductible
Facility-owned laboratory (i.e. Health System owned)	20% coinsurance after deductible	40% coinsurance after deductible
Diagnostic mammogram	No charge after deductible	40% coinsurance after deductible
Therapy Services (Rehabilitative and Habilitative Services)		
Physical therapy	20% coinsurance after deductible	40% coinsurance after deductible
Occupational therapy (30 visits per benefit period)	20% coinsurance after deductible	40% coinsurance after deductible
Speech therapy (30 visits per benefit period)	20% coinsurance after deductible	40% coinsurance after deductible
Respiratory therapy	20% coinsurance after deductible	40% coinsurance after deductible
Manipulation therapy (20 visits per benefit period)	20% coinsurance after deductible	40% coinsurance after deductible
Mental Health (MH) and Substance Use Disorder Services (SUD)		
Mental health inpatient services	20% coinsurance after deductible	40% coinsurance after deductible
Mental health outpatient services for office visits	20% coinsurance after deductible	40% coinsurance after deductible
Substance use disorder detoxification inpatient services	20% coinsurance after deductible	40% coinsurance after deductible
Substance use disorder outpatient services for office visits	20% coinsurance after deductible	40% coinsurance after deductible
Additional Services		
Home healthcare services (90 visits per benefit period)	20% coinsurance after deductible	40% coinsurance after deductible
Durable medical equipment and supplies	20% coinsurance after deductible	40% coinsurance after deductible
Prosthetic appliances	20% coinsurance after deductible	40% coinsurance after deductible
Orthotic devices	20% coinsurance after deductible	40% coinsurance after deductible

Benefits are underwritten by Capital Advantage Assurance Company®, a subsidiary of Capital Blue Cross. An independent licensee of the Blue Cross Blue Shield Association.

Deductibles, coinsurance and copayments under this program are separate from any deductibles, coinsurance and copayments required under any other health benefits coverage you may have.
**Please refer to your benefit booklet for additional benefit details.

In-network providers agree to accept our allowance as payment in full—often less than their normal charge. If you visit an out-of-network provider, you are responsible for paying the deductible, coinsurance and the difference between the out-of-network provider's charges and the allowed amount. Out-of-network providers may balance bill the member. Some out-of-network facility providers are not covered. In certain situations, a facility fee may be associated with an outpatient visit to a professional provider. Members should consult with the provider of the services to determine whether a facility fee may apply to that provider. An additional cost-sharing amount may apply to the facility fee.

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