

# Your Summary of Benefits



Missouri Educators' Trust  
Blue Access® PPO  
Effective 7/1/2016

Plan 2 (Health 9)

Covered Benefits	Network	Non-Network
<b>Deductible (Single/Family)</b>	\$1,000/\$2,000	\$2,000/\$4,000
<b>Out-of-Pocket Limit (Single/Family)</b>	\$2,000/\$4,000	\$4,000/\$8,000
<b>Physician Home and Office Services (PCP/SCP)</b> Primary Care Physician (PCP)/ Specialty Care Physician (SCP) Including Office Surgeries and allergy serum: <ul style="list-style-type: none"> <li>allergy injections (PCP and SCP)</li> <li>allergy testing</li> <li>MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, non-maternity related Ultrasounds, and pharmaceutical products</li> </ul>	\$25/\$35   \$5 20% 20%	50%   50% 50% 50%
<b>Preventive Care Services</b> Services included but not limited to: <ul style="list-style-type: none"> <li>Routine medical exams, Mammograms, Pelvic Exams, Pap testing, PSA tests, Immunizations<sup>1</sup>, Annual diabetic eye exam, Hearing screenings and Vision screenings which are limited to Screening tests (i.e. Snellen eye chart) and Ocular Photo screening</li> <li>Immunizations through age 18</li> </ul>	No cost share   No cost share	50%   No cost share
<b>Emergency and Urgent Care</b> <b>Emergency Room Services</b> <ul style="list-style-type: none"> <li>facility/other covered services (copayment waived if admitted)</li> </ul> <b>Urgent Care Center Services</b> <ul style="list-style-type: none"> <li>MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, non-maternity related Ultrasounds, and pharmaceutical products</li> <li>Allergy injections</li> <li>Allergy testing</li> </ul>	\$100  \$50 20%  \$5 20%	\$100  50% 50%  50% 50%
<b>Inpatient and Outpatient Professional Services</b> Include but are not limited to: <ul style="list-style-type: none"> <li>Medical Care visits (1 per day), Intensive Medical Care, Concurrent Care, Consultations, Surgery and administration of general anesthesia and Newborn exams</li> <li>Injectable Medications Not Listed Elsewhere</li> </ul>	20%   20%	50%   50%
Blue 8.0		

Anthem Blue Cross and Blue Shield is the trade name for RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

# Your Summary of Benefits

Covered Benefits	Network	Non-Network
<b>Inpatient Facility Services</b> Unlimited days except for: <ul style="list-style-type: none"> <li>60 days Network/Non-Network combined for physical medicine/rehab (limit includes Day Rehabilitation Therapy Services on an outpatient basis)</li> <li>60 days Network/Non-Network combined for skilled nursing facility</li> </ul>	20%	50%
<b>Outpatient Surgery Hospital/Alternative Care Facility</b> <ul style="list-style-type: none"> <li>Surgery and administration of general anesthesia</li> </ul>	20%	50%
<b>Other Outpatient Services</b> (including but not limited to): <ul style="list-style-type: none"> <li>Non Surgical Outpatient Services For example: MRIs, C-Scans, Chemotherapy, Ultrasounds, and other diagnostic outpatient services.</li> <li>Home Care Services 60 visits (excludes IV Therapy) (Network/Non-Network combined)</li> <li>Durable Medical Equipment, Orthotics and Prosthetics</li> <li>Physical Medicine Therapy Day Rehabilitation programs</li> <li>Hospice Care</li> <li>Ambulance Services</li> <li>Outpatient Lab Services</li> </ul>	20%          20%  \$0	50%          50%  20%  50%
<b>Outpatient Therapy Services</b> <b>(Combined Network &amp; Non-Network limits apply)</b> <ul style="list-style-type: none"> <li>Physician Home and Office Visits (PCP/SCP)</li> <li>Other Outpatient Services @ Hospital/Alternative Care Facility</li> </ul> Limits apply to: <ul style="list-style-type: none"> <li>Physical/Manipulation therapy excluding Chiropractic Services: 40 visits</li> <li>Occupational therapy: 40 visits</li> <li>Chiropractic Services: 26 visits <b>(Subject to SCP Copay)</b></li> <li>Speech therapy: 40 visits</li> <li>Cardiac Rehabilitation: 40</li> <li>Pulmonary Rehabilitation: 40</li> </ul>	\$25/\$35  20%	50%  50%
<b>Accidental Dental Services \$3,000 per accident</b> (Network and Non-network combined)	Copayments/Coinsurance based on setting where covered services are received	50%

# Your Summary of Benefits

Covered Benefits	Network	Non-Network
<b>Behavioral Health Services<sup>2</sup>:</b> <b>Mental Health and Substance Abuse</b> <b>(Network and Non-Network)</b> <ul style="list-style-type: none"> <li>Inpatient Facility Services</li> <li>Physician Home and Office Visits (PCP/SCP)</li> <li>Other Outpatient Services, Outpatient Facility @ Hospital/Alternative Care Facility, Outpatient Professional</li> </ul>	Benefits provided in accordance with Federal Mental Health Parity	50%
<b>Human Organ and Tissue Transplants<sup>3</sup></b> <ul style="list-style-type: none"> <li>Acquisition and transplant procedures, harvest and storage.</li> </ul>	No cost share	30%
<b>Prescription Drugs<sup>4</sup></b> <b>Network Tier structure equals 1/2/3</b> <b>(and 4, if applicable)</b> <ul style="list-style-type: none"> <li><b>Network Retail Pharmacies:</b> (30-day supply) Includes diabetic test strip</li> <li><b>Anthem Rx Home Delivery Service:</b> (90-day supply) Includes diabetic test strip</li> </ul> <p>Member may be responsible for additional cost when not selecting the available generic drug.</p> <p>Medicare Rx - Wrap</p> <p><b>**Tier 4-Specialty Medications must be obtained via our Specialty Pharmacy network in order to receive network level benefits.</b></p> <p><b>Specialty medications are limited to 30 day supply regardless of whether they are retail or mail order.</b></p> <p><b>Member may be responsible for additional cost when not selecting the available generic drug.</b></p>	\$10/\$30/\$60/20% w/\$100 max  \$20/\$60/\$120/20% w \$100 max  **Tier 4-See Specialty Medications Disclaimer	50% <sup>5</sup>  Not covered

## Notes:

- All medical and prescription drug deductibles, copayments and coinsurance apply toward the out-of-pocket maximum (excluding Non-Network Human Organ and Tissue Transplant (HOTT) Services)
- Deductible(s) apply to covered medical services listed with a percentage (%) coinsurance, including 0%. However, the deductible does not apply to Emergency Room Services where a copayment and a percentage (%) coinsurance applies and may not apply to some Behavioral Health services where coinsurance applies.
- Network and Non-network deductibles, copayments, coinsurance and out-of-pocket maximums are separate and do not accumulate toward each other.
- Dependent age: to end of the month which the child attains age 26
- Specialist copayment is applicable to all Specialists excluding General Physicians, Internist, Pediatricians, OB/GYNs and Geriatrics or any other Network Provider as allowed by the plan.
- When allergy injections are rendered with a Physicians Home and Office Visit, only the Office Visit cost share applies.
- No cost share (NCS) means no deductible/copayment/coinsurance up to the maximum allowable amount. 0% means no coinsurance up to the maximum allowable amount. However, when choosing a Non-network provider, the member is responsible for any balance due after the plan payment.
- PCP is a Network Provider who is a practitioner that specializes in family practice, general practice, internal medicine, pediatrics, obstetrics/gynecology, geriatrics or any other Network provider as allowed by the plan.
- SCP is a Network Provider, other than a Primary Care Physician, who provides services within a designated specialty area of practice.

# Your Summary of Benefits

- Live Health Online (LHO) is covered at the PCP cost share.
  - Certain diabetic and asthmatic supplies have no deductible/copayment/coinsurance (excluding Option M and AQ) up to the maximum allowable amount at network pharmacies, except diabetic test strips.
  - Benefit period = calendar year
  - Elective abortions are not covered.
  - Mammograms (Diagnostic) are no copayment/coinsurance in Network office and outpatient facility settings.
  - Behavioral Health Services: Mental Health and Substance Abuse benefits provided in accordance with Federal Mental Health Parity.
  - Preventive Care Services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits are covered.
  - Private Duty Nursing – limited to 82 visits/Calendar Year and 164 visits/lifetime
  - Hospital stay for Maternity coverage will not be limited to less than 48 hours for a vaginal delivery or 96 hours for a caesarean section.
  - Wigs limited to 1 per benefit period.
  - \*\*4th Tier per script 30 day supply.
1. These covered services for age 6 and above are not subject to the deductible/copayment if you have a flat dollar copayment and if rendered without an office visit
  2. We encourage you to review the Schedule of Benefits for limitations.
  3. Kidney and cornea are treated the same as any other illness and subject to the medical benefits.
  4. **If applicable, all prescription drug expenses except tier 1, (Network Retail/Mail-service combined) apply to the per individual RX deductible. Once the RX deductible is met, the appropriate copayment applies. Also if applicable, the Prescription Drug out of pocket maximum applies to Network Retail and Mail-Service combined. Once the RX deductible is met, the appropriate copayment applies.**
  5. Rx non-network diabetic/asthmatic supplies not covered except diabetic test strips.

#### Precertification:

Members are encouraged to always obtain prior approval when using non-network providers. Precertification will help the member know if the services are considered not medically necessary.

#### Pre-existing Exclusion Period: NONE

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

This summary of benefits is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

By signing this Summary of Benefits, I agree to the benefits for the product selected as of the effective date indicated.

Authorized group signature (if applicable)	Date
Underwriting signature (if applicable)	Date