The Pennsylvania State University: PPO Savings Plan

Coverage Period: 01/01/2015 - 12/31/2015

Coverage for: Individual/Family | Plan Type: HDHP

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at ____________________________ or by calling ____________________________.

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why this Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is the overall deductible?</strong></td>
<td>$1,300 individual/$2,600 family network, $2,600 individual/$5,200 family out-of-network. Network deductible does not apply to preventive care services.</td>
<td>You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the deductible.</td>
</tr>
<tr>
<td><strong>Are there other deductibles for specific services?</strong></td>
<td>No.</td>
<td>You don't have to meet deductibles for specific services, but see the chart starting on page 3 for other costs for services this plan covers.</td>
</tr>
<tr>
<td><strong>Is there an out-of-pocket limit on my expenses?</strong></td>
<td>Network: $4,300 individual/$8,600 family out-of-pocket up to a total maximum out-of-pocket of $4,300 individual /$8,600 family. Out-of-network: $8,600 individual/$17,200 family.</td>
<td>The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</td>
</tr>
<tr>
<td><strong>What is not included in the out-of-pocket limit?</strong></td>
<td>Network: Premiums, balance-billed charges and health care this plan doesn't cover do not apply to your total maximum out-of-pocket. Out-of-Network: Copayments, premiums, balance-billed charges and health care this plan doesn't cover.</td>
<td>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</td>
</tr>
<tr>
<td><strong>Is there an overall annual limit on what the plan pays?</strong></td>
<td>No.</td>
<td>The chart starting on page 3 describes any limits on what the plan will pay for specific covered services, such as office visits.</td>
</tr>
</tbody>
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| **Does this plan use a network of providers?** | **Yes.** For a list of [network providers](https://www.highmarkblueshield.com/home/) or call the PSU dedicated Highmark Blue Shield customer service number 1 (800) 914-4384. | **If you use a [network](https://www.highmarkblueshield.com/home/) doctor or other health care [provider](https://www.highmarkblueshield.com/home/), this plan will pay some or all of the costs of covered services. Be aware, your [network](https://www.highmarkblueshield.com/home/) doctor or hospital may use an out-of-network [provider](https://www.highmarkblueshield.com/home/) for some services. Plans use the term in-network, [preferred](https://www.highmarkblueshield.com/home/) or participating for [providers](https://www.highmarkblueshield.com/home/) in their [network](https://www.highmarkblueshield.com/home/). See the chart starting on page 3 for how this plan pays different kinds of [providers](https://www.highmarkblueshield.com/home/).** |
| **Do I need a referral to see a specialist?** | **No.** | **You can see the [specialist](https://www.highmarkblueshield.com/home/) you choose without permission from this plan.** |
| **Are there services this plan doesn’t cover?** | **Yes.** | **Some of the services this plan doesn’t cover are listed in the Excluded Services & Other Covered Services section. See your policy or plan document for additional information about excluded services.** |

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- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan’s **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven’t met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use [network providers](https://www.highmarkblueshield.com/home/) by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

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<th>Limitations &amp; Exceptions</th>
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<tr>
<td><strong>If you visit a health care provider’s office or clinic</strong></td>
<td>Primary care visit to treat an injury or illness</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Other practitioner office visit</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td>Combined network and out-of-network: 24 visits per benefit period.</td>
</tr>
<tr>
<td>Preventive care</td>
<td>No charge for preventive care services.</td>
<td>30% coinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Screening</td>
<td></td>
<td></td>
<td>Please refer to your preventive schedule for additional information.</td>
<td></td>
</tr>
<tr>
<td>Immunization</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>If you have a test</strong></td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td>none</td>
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<tr>
<td>If you need drugs to treat your illness or condition</td>
<td>Generic drugs</td>
<td>10% coinsurance (retail)</td>
<td>Not covered</td>
<td>Up to 31-day supply retail pharmacy. Up to 90-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.</td>
</tr>
<tr>
<td>More information about prescription drug coverage is available at <a href="http://ohr.psu.edu/benefits/insurance/health/ppo-savings/prescription_coverage/">http://ohr.psu.edu/benefits/insurance/health/ppo-savings/prescription_coverage/</a>.</td>
<td>Formulary Brand drugs</td>
<td>10% coinsurance (retail)</td>
<td>Not covered</td>
<td>Up to 31-day supply retail pharmacy. Up to 90-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.</td>
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### Summary of Benefits and Coverage: What this Plan Covers & What it Costs

**Common Medical Event** | **Services You May Need** | **Your Cost if You Use a Network Provider** | **Your Cost if You Use an Out-of-Network Provider** | **Limitations & Exceptions**
--- | --- | --- | --- | ---
Non-Formulary Brand drugs | | 10% coinsurance (retail) 10% coinsurance (mail order) | Not covered | Up to 31-day supply retail pharmacy. Up to 90-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.

Specialty drugs | | 10% coinsurance (retail) Not covered (mail order) | Not covered | Up to 31-day supply Walgreens Specialty pharmacy only. No coverage for maintenance prescription drugs through mail order.

**If you have outpatient surgery**
- Facility fee (e.g., ambulatory surgery center) | | 10% coinsurance | 30% coinsurance | none
- Physician/surgeon fees | | 10% coinsurance | 30% coinsurance | none

**If you need immediate medical attention**
- Emergency room services | | 10% coinsurance | 10% coinsurance | Out-of-network: Subject to network deductible.
- Emergency medical transportation | | 10% coinsurance | 10% coinsurance | Out-of-network: Subject to network deductible.
- Urgent care | | 10% coinsurance | 30% coinsurance | none

**If you have a hospital stay**
- Facility fee (e.g., hospital room) | | 10% coinsurance | 30% coinsurance | Precertification may be required.
- Physician/surgeon fee | | 10% coinsurance | 30% coinsurance | none

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<tr>
<td><strong>If you have mental health, behavioral health, or substance abuse needs</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mental/Behavioral health outpatient services</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td></td>
</tr>
<tr>
<td>Mental/Behavioral health inpatient services</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td></td>
</tr>
<tr>
<td>Substance use disorder outpatient services</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td></td>
</tr>
<tr>
<td>Substance use disorder inpatient services</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>If you are pregnant</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prenatal and postnatal care</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td>Network: The first visit to determine pregnancy is covered at no charge. Please refer to the Women's Health Preventive Schedule for additional information.</td>
</tr>
<tr>
<td>Delivery and all inpatient services</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>If you need help recovering or have other special health needs</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home health care</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td>Combined network and out-of-network: 120 visits per benefit period.</td>
</tr>
<tr>
<td>Rehabilitation services</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td>Combined network and out-of-network: 24 physical medicine visits, 24 speech therapy visits and 24 occupational therapy visits per benefit period.</td>
</tr>
<tr>
<td>Habilitation services</td>
<td>Not covered</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>Skilled nursing care</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td>Combined network and out-of-network: 100 days per benefit period.</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td>Combined network and out-of-network: $300 maximum for wigs (cancer diagnosis only) per lifetime.</td>
</tr>
<tr>
<td>Hospice service</td>
<td>10% coinsurance</td>
<td>30% coinsurance</td>
<td></td>
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<tr>
<td>If your child needs dental or eye care</td>
<td>Eye exam</td>
<td>Not covered</td>
<td>Not covered</td>
<td>----none-----------------</td>
</tr>
<tr>
<td></td>
<td>Glasses</td>
<td>Not covered</td>
<td>Not covered</td>
<td>----none-----------------</td>
</tr>
<tr>
<td></td>
<td>Dental check-up</td>
<td>Not covered</td>
<td>Not covered</td>
<td>----none-----------------</td>
</tr>
</tbody>
</table>

#### Excluded Services & Other Covered Services:

**Services Your Plan Does NOT Cover (This isn’t a complete list. Check your policy or plan document for other excluded services.):**

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Habilitation services
- Long-term care
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

**Other Covered Services (This isn’t a complete list. Check your policy or plan document for other covered services and your costs for these services.):**

- Bariatric surgery
- Chiropractic care
- Coverage provided outside the United States. See www.bcbsa.com
- Hearing aids
- Infertility treatment
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

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Your Rights to Continue Coverage:
If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at (814) 865-1473 or bene@psu.edu. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1 (877) 267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:
If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact:
- Your plan administrator.

Does this Coverage Provide Minimum Essential Coverage?
The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." This plan or policy does provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?
The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value)." This health coverage does meet the minimum value standard for the benefits it provides.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.
Having a baby (normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays:** $5,640
- **Patient pays:** $1,900

**Sample care costs:**
- Hospital charges (mother) $2,700
- Routine obstetric care $2,100
- Hospital charges (baby) $900
- Anesthesia $900
- Laboratory tests $500
- Prescriptions $200
- Radiology $200
- Vaccines, other preventive $40
- **Total** $7,540

**Patient pays:**
- Deductibles $1,300
- Copays $0
- Coinsurance $600
- Limits or exclusions $0
- **Total** $1,900

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays:** $3,700
- **Patient pays:** $1,700

**Sample care costs:**
- Prescriptions $2,900
- Medical Equipment and Supplies $1,300
- Office Visits and Procedures $700
- Education $300
- Laboratory tests $100
- Vaccines, other preventive $100
- **Total** $5,400

**Patient pays:**
- Deductibles $1,300
- Copays $0
- Coinsurance $400
- Limits or exclusions $0
- **Total** $1,700

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Questions and answers about the Coverage Examples:

**What are some of the assumptions behind the Coverage Examples?**
- Costs don’t include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren’t specific to a particular geographic area or health plan.
- The patient’s condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from **network providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

**What does a Coverage Example show?**
For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn’t covered or payment is limited.

**Does the Coverage Example predict my own care needs?**
- **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor’s advice, your age, how serious your condition is, and many other factors.

**Does the Coverage Example predict my future expenses?**
- **No.** Coverage Examples are **not** cost estimators. You can’t use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

**Can I use Coverage Examples to compare plans?**
- **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you’ll find the same Coverage Examples. When you compare plans, check the “Patient Pays” box in each example. The smaller that number, the more coverage the plan provides.

**Are there other costs I should consider when comparing plans?**
- **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you’ll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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