Allegheny College - HDHP

This program is a qualified high deductible plan as defined by the Internal Revenue Service. It is designed for use with a Health Savings Account (HSA). On the chart below, you'll see what your plan pays for specific services. You may be responsible for a facility fee, clinic charge or similar fee or charge (in addition to any professional fees) if your office visit or service is provided at a location that qualifies as a hospital department or a satellite building of a hospital. **If you enroll as an individual, the deductible and out-of-pocket maximums for the "Employee Only Plan" apply. If you enroll as a family, the deductible and out-of-pocket maximums for the "Family Plan" apply and can be satisfied by one or more of your family members. Group#'s 017387-10,-11,-80**

Benefit	Network	Out-of-Network
General Provisions		
Benefit Period(1)	Contract Year	
Deductible per benefit period (Applies to Medical and Prescription Drug benefits) Employee Only Plan Family Plan	 $1,750 Combined $3,500 Combined	
Plan Pays – payment based on the plan allowance	90% after deductible	70% after deductible
Out-of-Pocket Maximums (Once met, plan pays 100% for the rest of the benefit period) Employee Only Plan Family Plan	 $1,500 $3,000	 $3,000 $6,000
Total Maximum Out of Pocket (7) Includes deductible, coinsurance, copays and other qualified medical expenses, network only. Once met, plan pays 100% of covered services for the rest of the benefit period. Individual Family	 $3,000 $6,000	 Not applicable
Lifetime Maximums	Unlimited, except as notated below	
Autism Spectrum Disorders (ASD) Maximum (per person)(2)	90% after deductible	70% after deductible
Office/Clinic/Urgent Care Visits		
Retail Clinic Visits	90% after deductible	70% after deductible
Primary Care Provider Office Visits	90% after deductible	70% after deductible
Specialist Office Visits	90% after deductible	70% after deductible
Urgent Care Center Visits	90% after deductible	70% after deductible
Telemedicine (8)	90% after deductible	
Preventive Care(3)		
Routine Adult Physical exams	 100% (deductible does not apply)	 Not Covered
Adult immunizations	100% (deductible does not apply)	70% after deductible
Colorectal cancer screening	100% (deductible does not apply)	70% after deductible
Routine gynecological exams, including a Pap Test	100% (deductible does not apply)	70% (deductible does not apply)
Mammograms, annual routine and medically necessary	Routine: 100% (deductible does not apply) Medically Necessary: 90% after deductible	70% after deductible
Diagnostic services and procedures	100% (deductible does not apply)	70% after deductible
Routine Pediatric Physical exams	 100% (deductible does not apply)	 Not Covered
Pediatric immunizations	100% (deductible does not apply)	70% (deductible does not apply)
Diagnostic services and procedures	100% (deductible does not apply)	70% after deductible
Hospital and Medical/Surgical Expenses (including maternity)		
Hospital Inpatient **Hospital Outpatient** **Maternity** (non-preventive facility & professional services) **Medical/Surgical** (except office visits)	90% after deductible	70% after deductible
Emergency Services		
Emergency Room Services	90% after deductible	
Ambulance	90% after deductible	
Therapy and Rehabilitation Services		
Physical Medicine	90% after deductible	70% after deductible

Benefit	Network	Out-of-Network
Respiratory Therapy	90% after deductible	
Speech & Occupational Therapy	90% after deductible	70% after deductible
Spinal Manipulations	90% after deductible Limit: 20 visits/benefit period	70% after deductible
Other Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	90% after deductible	70% after deductible
Mental Health/Substance Abuse		
Inpatient **Inpatient Detoxification/Rehabilitation**	90% after deductible	70% after deductible
Outpatient	90% after deductible	70% after deductible
Other Services		
Allergy Extracts and Injections	90% after deductible	70% after deductible
Assisted Fertilization Procedure	90% after deductible	70% after deductible
Applied Behavior Analysis for Autism Spectrum Disorders(2)	90% after deductible	70% after deductible
Dental Services Related to Accidental Injury	90% after deductible	70% after deductible
Diabetes Treatment	90% after deductible	70% after deductible
Diagnostic Services *Advanced Imaging* (MRI, CAT, PET scan, etc.)	90% after deductible	70% after deductible
Basic Diagnostic Services (standard imaging, diagnostic medical, lab/pathology, allergy testing)	90% after deductible	70% after deductible
Enteral Formulae	90% after deductible	70% after deductible
Durable Medical Equipment, Orthotics and Prosthetics **Home Health Care** **Hospice** **Infertility Counseling, Testing and Treatment**(4)	90% after deductible	70% after deductible
Private Duty Nursing **Home Infusion Therapy**	90% after deductible	
Skilled Nursing Facility Care	90% after deductible	70% after deductible Limit: 100 days/benefit period
Transplant Services	90% after deductible	70% after deductible
Precertification Requirements(5)	Yes	
Prescription Drugs		
Prescription Drug Deductible Individual Family	Integrated with medical deductible Integrated with medical deductible	
Prescription Drug Program(6) *Defined by the National Plus Pharmacy Network - Not Physician Network. Prescriptions filled at a non-network pharmacy are not covered.* *Your plan uses the Comprehensive Formulary.*	**Retail Drugs (31-day Supply)** Plan pays 90% after deductible **Maintenance Drugs through Mail Order (90-day Supply)** Plan pays 90% after deductible	

(1) Your group's benefit period is based on a Contract Year which runs from July 1 to June 30.
(2) Coverage for eligible members to age 21. Services will be paid according to the benefit category (e.g. speech therapy). Treatment for autism spectrum disorders does not reduce visit/day limits.
(3) Services are limited to those listed on the Highmark Preventive Schedule. Gender, age and frequency limits may apply.
(4) Treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy may or may not be covered depending on your group's prescription drug program. Excludes coverage for services related to in-vitro fertilization and artificial insemination.
(5) Highmark Medical Management & Policy (MM&P) must be contacted prior to a planned inpatient admission or within 48 hours of an emergency or maternity-related inpatient admission. Be sure to verify that your provider is contacting MM&P for precertification. If not, you are responsible for contacting MM&P. If this does not occur and it is later determined that all or part of the inpatient stay was not medically necessary or appropriate, you will be responsible for payment of any costs not covered.
(6) The formulary is an extensive list of Food and Drug Administration (FDA) approved prescription drugs selected for their quality, safety and effectiveness. It includes products in every major therapeutic category. The formulary was developed by the Highmark Pharmacy and Therapeutics Committee made up of clinical pharmacists and physicians. Your program includes coverage for both formulary and non-formulary drugs at the specific copayment or coinsurance amounts listed above. You are responsible for the payment differential when a generic drug is authorized by your provider and you purchase a brand name drug. Your payment is the price difference between the brand name drug and generic drug in addition to the brand name drug copayment or coinsurance amounts, which may apply.
(7) Effective with plan years beginning on or after January 1, 2014, the Network Total Maximum Out-of-Pocket as mandated by the federal government must include deductible, coinsurance, copays, and any qualified medical expenses.
(8) Services are provided for acute care for minor illnesses. Services must be performed by a Highmark approved telemedicine provider. Virtual Behavioral Health visits provided by a Highmark approved telemedicine provider are eligible under Outpatient Mental Health benefit.