

# BUS Main Menu

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## *Personal Choice*

### Summary of Benefits

### Law Enforcement Health Benefits

Personal Choice<sup>®</sup>, our popular Preferred Provider Organization (PPO), gives you freedom of choice by allowing you to choose your own doctors and hospitals. You can maximize your coverage by accessing your care through Personal Choice's expansive network of hospitals, doctors and specialists, or by accessing care through preferred providers that participate in the BlueCard<sup>®</sup> PPO program. Of course, with Personal Choice, you have the freedom to select providers who do not participate in the Personal Choice network or BlueCard<sup>®</sup> PPO program. However, if you receive services from out-of-network providers, you will have higher out-of-pocket costs and may have to submit your claim for reimbursement.

#### With Personal Choice...

- You do not need to enroll with a primary care physician
- You never need a referral

<b>Benefit</b>	<b>In-Network</b>	<b>Out-of-Network<sup>1</sup></b>
<b>DEDUCTIBLE</b>		
Individual	\$0	\$500
Family	\$0	\$1,000
<b>AFTER DEDUCTIBLE, PLAN PAYS</b>	100%	50%
<b>OUT-OF-POCKET MAXIMUM</b>		
Individual	None	\$3,000
Family	None	\$6,000

<b>LIFETIME MAXIMUM</b>	Unlimited	\$1 Million
<b>DOCTOR'S OFFICE VISITS</b>		
Primary Care Services	\$15 Copayment	50%, after deductible
Specialist Services	\$25 Copayment	50%, after deductible
<b>PREVENTIVE CARE FOR ADULTS AND CHILDREN</b>	\$5 Copayment	50%, after deductible
<b>PEDIATRIC IMMUNIZATIONS</b>	100% <sup>2</sup>	50%, NO deductible
<b>ROUTINE GYNECOLOGICAL EXAM/PAP</b> 1 per calendar year for women of any age <sup>3</sup>	100%	50%, NO deductible
<b>MAMMOGRAM</b>	100%	50%, NO deductible
<b>NUTRITION COUNSELING FOR WEIGHT MANAGEMENT</b> 6 visits per benefit period <sup>3</sup>	100%, NO deductible	50%, after deductible
<b>MATERNITY</b>		
First OB visit	\$15 Copayment	50%, after deductible
Hospital	100%	50%, after deductible <sup>4</sup>
<b>INPATIENT HOSPITAL SERVICES</b>	100%	50%, after deductible <sup>4</sup>
<b>INPATIENT HOSPITAL DAYS</b>	365	70 <sup>4</sup>
<b>OUTPATIENT SURGERY</b>	100%	50%, after deductible
<b>EMERGENCY ROOM</b>	\$25 Copayment (Copayment waived if admitted)	\$25 Copayment (Copayment waived if admitted)
<b>OUTPATIENT LABORATORY</b>	100%	50%, after deductible
<b>OUTPATIENT RADIOLOGY</b>	100%	50%, after deductible
<b>THERAPY SERVICES</b>		
Physical, Speech and Occupational	\$10 Copayment	50%, after deductible
Cardiac Rehabilitation 36 visits per calendar year <sup>3</sup>	\$10 Copayment	50%, after deductible

Pulmonary Rehabilitation 12 visits per calendar year <sup>3</sup>	\$10 Copayment	50%, after deductible
Respiratory Therapy	\$10 Copayment	50%, after deductible
Orthoptic/Pleoptic Therapy limited to 8 sessions lifetime maximum <sup>3</sup>	\$10 Copayment	50%, after deductible
<b>RESTORATIVE SERVICES, INCLUDING CHIROPRACTIC CARE</b> (12 visits per calendar year) <sup>3</sup>	\$25 Copayment	50%, after deductible
<b>CHEMO/RADIATION/DIALYSIS</b>	100%	50%, after deductible
<b>OUTPATIENT PRIVATE DUTY NURSING</b>	100%	50%, after deductible
<b>SKILLED NURSING FACILITY</b>	100%	50%, after deductible
<b>HOSPICE AND HOME HEALTH CARE</b>	100%	50%, after deductible
<b>DURABLE MEDICAL EQUIPMENT AND PROSTHETICS</b>	100%	50%, after deductible
<b>OUTPATIENT DIABETIC EDUCATION</b>	100%	Not covered
<b>OUTPATIENT MENTAL HEALTH CARE</b>	\$25 Copayment	50%, after deductible
<b>INPATIENT MENTAL HEALTH CARE</b>	100%	50%, after deductible
<b>SERIOUS MENTAL ILLNESS CARE</b>		
Outpatient	\$25 Copayment	50%, after deductible
Inpatient	100%	50%, after deductible
<b>SUBSTANCE ABUSE TREATMENT</b>		
Outpatient/Partial Facility Visits	\$25 Copayment	50%, after deductible
Rehabilitation	100%	50%, after deductible
Detoxification	100%	50%, after deductible

**1 Out-of-network, nonparticipating providers may bill you for differences between the Plan allowance, which is the amount paid by Personal Choice, and the provider's actual charge. This amount may be significant. Claims payments for out-of-network professional providers (physicians) are based on IBC's own fee schedule. For services rendered by hospitals and other facility providers, the allowance may not refer to the actual amount**

paid by Personal Choice to the provider. Under Independence Blue Cross (IBC) contracts with hospitals and other facility providers, IBC pays using bulk purchasing arrangements that save money at the end of the year but do not produce a uniform discount for each individual claim. Therefore the amount paid by IBC at the time of any given claim may be more or it may be less than the amount used to calculate your liability. It is important to note that all percentages for out-of-network services are percentages of the Plan allowance, not the provider's actual charge.

**2 Office visit subject to copayment**

**3 Combined in/out-of-network**

**4 Inpatient hospital day limit combined for all out-of-network inpatient medical, maternity, mental health, serious mental illness and substance abuse services.**

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### What Is Not Covered?

- Services not medically necessary
- Services not billed and performed by a provider properly licensed and qualified to render the medically necessary treatment, service or supply
- Cosmetic services/supplies
- Routine foot care
- Supportive devices for the foot (orthotics), except for podiatric appliances for the prevention of complications associated with diabetes
- Dental care, including dental implants, and nonsurgical treatment of temporomandibular joint syndrome (TMJ)
- Vision care (except as specified in a group contract)
- Military or occupational injuries or illness
- Benefits payable by the government, Medicare or through motor vehicle insurance
- Assisted fertilization techniques such as, but not limited to, in-vitro fertilization, artificial insemination, GIFT, ZIFT
- Charges in excess of benefit maximums or allowable charges as set forth in the group contract
- Services or supplies that are experimental or investigative except routine costs associated with clinical trials
- Inpatient private duty nursing
- Alternative Therapies/complementary medicine
- Hearing aids, hearing examinations/tests for the prescription/fitting of hearing aids, and cochlear electromagnetic hearing devices
- Maintenance of chronic conditions
- Self-injectable drugs
- Immunizations required for employment or travel

**This summary represents only a partial listing of the benefits and exclusions of the Personal Choice program described in this summary. If your employer purchases another**

program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by medical policy. As a result, this managed care plan may not cover all of your health care expenses. Read your contract/member handbook carefully for a complete listing of the terms, limitations and exclusions of the program. If you need more information, please call 1-800-626-8144 (outside Philadelphia) or 215-557-7577 (if calling within the Philadelphia area).

**Services That Require Pre-Authorization**

<b>Service</b>	<b>In-Network (Personal Choice<sup>®</sup> network provider or BlueCard<sup>®</sup> PPO provider)</b>	<b>Out-of- Network</b>
<b>ALL NON-EMERGENCY INPATIENT ADMISSIONS (EXCEPT MATERNITY ADMISSIONS)</b>	Required	Required
<b>OUTPATIENT SURGICAL PROCEDURES</b>		
Bunionectomy	Required	Required
Cataract Surgery	NOT Required	Required
Laparoscopic Cholecystectomy	Required	Required
Hemorrhoidectomy	Required	Required
Hernia Repair	NOT Required	Required
Arthroscopic Knee Surgery / Diagnostic Arthroscopy	Required	Required
Ligation and Stripping of Varicose Veins	Required	Required
Obesity Surgery	Required	Required
Orthognathic Surgery Procedures	Required	Required
Prostate Surgery	NOT Required	Required
Spinal/Vertebral Surgery	NOT Required	Required
Submucous Resection (nasal surgery)	Required	Required
Tonsillectomy and/or Adenoidectomy	Required	Required
<b>TRANSPLANTS</b>	Required	Required
<b>OPERATIVE AND DIAGNOSTIC ENDOSCOPIES</b>	NOT Required	Required

<b>MRI/MRA</b>	Required	Required
<b>CT/CTA SCAN</b>	Required	Required
<b>PET SCAN</b>	Required	Required
<b>NUCLEAR CARDIAC STUDIES</b>	Required	Required
<b>OUTPATIENT THERAPIES:</b> Speech, Cardiac, Pulmonary, Respiratory	Required	Required
<b>OUTPATIENT PRIVATE DUTY NURSING</b>	Required	Required
<b>OTHER FACILITY SERVICES:</b> Skilled Nursing, Inpatient Hospice, Home Health, Birth Center	Required	Required
<b>MENTAL HEALTH, SUBSTANCE ABUSE AND SERIOUS MENTAL ILLNESS TREATMENT</b>		
Inpatient	Required	Required
Outpatient and Partial Facility	Required	NOT Required
<b>DAY REHABILITATION PROGRAMS</b>	Required	Required
<b>DENTAL SERVICES AS A RESULT OF ACCIDENTAL INJURY</b>	Required	Required
<b>NON-EMERGENCY AMBULANCE</b>	Required	Required
<b>DURABLE MEDICAL EQUIPMENT</b> Purchase items (including repairs and replacements) over \$500, and ALL Rentals (except oxygen, diabetic supplies and unit dose medication for nebulizer)	Required	Required
<b>PROSTHETICS AND ORTHOTICS</b> Purchase items (including repairs and replacements) over \$500 (excluding ostomy supplies)	Required	Required
<b>INFUSION THERAPY IN A HOME SETTING</b>	Required	Required
<b>INFUSION THERAPY DRUGS administered in an Outpatient Facility or in a Professional Provider's Office (see list included in your open enrollment packet)</b>	Required	Required

Personal Choice<sup>®</sup> network providers will obtain pre-authorization for you, if it is required for the service provided. You are not required to obtain pre-authorization when you are treated in a Personal Choice network hospital or facility, or by a Personal Choice network doctor. Members are not responsible for financial penalties because a Personal Choice network provider does not obtain prior approval.

If you use a provider who is a BlueCard<sup>®</sup> PPO network provider, or an out-of-network provider, you must obtain pre-authorization if required for the service or supply being provided. You may be subject to financial penalties if you do not obtain pre-authorization.

Call Independence Blue Cross at the pre-authorization telephone number listed on the back of your identification card to initiate pre-authorization.

You may be responsible for financial penalties if you do not pre-authorize services when you use a BlueCard<sup>®</sup> PPO provider, or an out-of-network provider. There is a \$1,000 penalty for failure to pre-authorize inpatient services or treatment, and a 20% reduction in benefits for failure to pre-authorize outpatient services or treatment.

Pre-authorization is not a determination of eligibility or a guarantee of payment. Coverage and payment are contingent upon, among other things, the patient being eligible, i.e., actively enrolled in the health benefits plan when the pre-authorization is issued and when approved services occur. Coverage and payment are also subject to limitations, exclusions, and other specific terms of the health benefits plan that apply to the coverage request.

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