Pelham School District - PESPA

HealthTrust

		Access Blue (AB20)	Access Blue (AB15/40IPDED)	Access Blue Site of Service (ABSOS25/50/3KDED)
		Network Benefits (1)	Network Benefits (1)	Network Benefits (1)
Cost Sharing	Visit Copayment	$20 per visit	$15 per visit	$25 per visit
	Specialty Visit Copayment	$20 per visit	$40 per visit	$50 per visit
	Walk-In Center Copayment	$20 per visit	$15 per visit	$25 per visit
	Urgent Care Facility Copayment	$50 per visit	$125 per visit	$75 per visit
	Emergency Room Copayment	$100 per visit	$250 per visit	$150 per visit
	Standard Deductible	N/A	$1,000 per Member, per year; $3,000 per family, per year	$3,000 per Member per year, $9,000 per family per year
	Standard Coinsurance	N/A	N/A	N/A
	Coinsurance Maximum	N/A	N/A	N/A
	Durable Medical Equipment	You pay 20%	You pay 20% after separate $100 per Member, per year deductible	You pay 20% after separate $100 per Member, per year deductible
	Out-of-Pocket Limit	$3,000 per Member, per year; $6,000 per family, per year (2)	$5,000 per Member, per year; $10,000 per family, per year (2)	$5,000 per Member, per year, $10,000 per family, per year (2)
Inpatient	Inpatient Services; Medical, Surgical and Maternity Admissions	You pay $0	Standard Deductible	Standard Deductible
Preventive Care	Immunizations, cancer screenings: mammograms, pap smears, routine colonoscopy; routine physical exams, nutrition counseling, routine hearing exams (one exam each year)	You pay $0	You pay $0	You pay $0
	Routine Eye Exams (one exam per calendar year 18 years and younger; once every two years thereafter)	You pay $0	You pay $0	You pay $0
Eyewear	Frames/Lenses	$40 reimbursement per Member, per year	N/A	N/A
Outpatient	Medical exams, telemedicine and online visits, consultations, medical treatments	Visit Copayment or Specialty Visit Copayment	Visit Copayment or Specialty Visit Copayment	Visit Copayment or Specialty Visit Copayment
	Injections (except allergy injections)	You pay $0	You pay $0	Visit Copayment or Specialty Visit Copayment
	Allergy Injections	You pay $0	You pay $0	You pay $0
	Surgery and anesthesia	You pay $0	You pay $0	You pay $0 at Site of Service providers. Otherwise, Standard Deductible.
	Laboratory tests (including allergy testing)	You pay $0	You pay $0	You pay $0 at Site of Service providers. Otherwise, Standard Deductible.
	X-ray tests (including ultrasound)	You pay $0	You pay $0	You pay $0 at Site of Service providers. Otherwise, Standard Deductible.
	MRA, MRI, PET, SPECT, CT Scan, and CTA	You pay $0	Standard Deductible	You pay $0 at Site of Service providers. Otherwise, Standard Deductible.
	Chemotherapy, Medical Supplies, and Drugs	You pay $0	Standard Deductible	Standard Deductible
	Maternity Care	You pay no visit copayment for prenatal or postpartum office visits. Your share of the cost for delivery of a baby is the same as shown for "Inpatient Services" or "Outpatient Facility Care."	You pay no visit copayment for prenatal or postpartum office visits. Your share of the cost for delivery of a baby is the same as shown for "Inpatient Services" or "Outpatient Facility Care."	You pay no visit copayment for prenatal or postpartum office visits. Your share of the cost for delivery of a baby is the same as shown for "Inpatient Services" or "Outpatient Facility Care."

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		Access Blue (AB20)	Access Blue (AB15/40IPDED)	Access Blue Site of Service (ABSOS25/50/3KDED)
		Network Benefits (1)	Network Benefits (1)	Network Benefits (1)
Emergency Room and Urgent Care	Use of the emergency room (copayment waived if you are admitted)	Emergency Room Copayment	Emergency Room Copayment	Emergency Room Copayment
	Use of an Urgent Care Facility	Urgent Care Facility Copayment	Urgent Care Faciltiy Copayment	Urgent Care Facility Copayment
	Physician's fee, surgery, MRA, MRI, PET, SPECT, CT Scan, CTA, medical supplies and drugs while in the emergency room	You pay $0	Standard Deductible	Standard Deductible
	Laboratory and x-ray tests while in the emergency room	You pay $0	You pay $0	Standard Deductible
	Ambulance Services - must be medically necessary	You pay $0	Standard Deductible	Standard Deductible
Outpatient Physical Rehab	Physical, Occupational and Speech Therapy	Visit Copayment or Specialty Visit Copayment, up to a combined maximum of 60 visits per Member, per year	Visit Copayment, up to a combined maximum of 60 visits per Member, per year	Visit Copayment, up to a combined maximum of 60 visits per Member, per year
	Cardiac Rehabilitation Visits	Visit Copayment or Specialty Visit Copayment	Visit Copayment	Visit Copayment
	Chiropractic Care	Visit Copayment or Specialty Visit Copayment, up to 12 visits per Member, per year	Visit Copayment, up to 12 visits per Member, per year	Visit Copayment, Unlimited Visits
	X-ray tests performed by a chiropractor	You pay $0	You pay $0	Standard Deductible
	Acupuncture	N/A	Visit Copayment, up to 12 visits per Member, per year	Visit Copayment, up to 12 visits per Member, per year
Behavioral Health Care	Outpatient Behavioral Healthcare (Mental Health, Substance Use Care, and Applied Behavioral Analysis)	Visit Copayment or Specialty Visit Copayment, Unlimited visits	Visit Copayment or Specialty Visit Copayment, Unlimited visits	Visit Copayment or Specialty Visit Copayment, Unlimited visits
	Inpatient Behavioral Healthcare (Mental Health and Substance Use Care)	You pay $0	Standard Deductible	Standard Deductible
Prescription Drugs	Prescription Drugs	Retail Pharmacy: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 34-day supply through CVS Caremark's participating retail pharmacies. Maintenance Choice: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 90-day supply through CVS Caremark's Mail Service Pharmacy or at a CVS Pharmacy.	Retail Pharmacy: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 34-day supply through CVS Caremark's participating retail pharmacies. Maintenance Choice: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 90-day supply through CVS Caremark's Mail Service Pharmacy or at a CVS Pharmacy.	Retail Pharmacy: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 34-day supply through CVS Caremark's participating retail pharmacies. Maintenance Choice: $10 generic, $20 preferred brand-name, $45 non-preferred brand-name for up to 90-day supply through CVS Caremark's Mail Service Pharmacy or at a CVS Pharmacy.
Resource Links		CVS Maintenance Choice	CVS Maintenance Choice	Site of Service Info CVS Maintenance Choice

(1) Referrals are not required for care provided within the Access Blue New England Network.

(2) The Out-of-Pocket Limit includes all Deductibles, Coinsurance, and Copayments You pay during a year for medical and prescription expenses under this medical plan and Your HealthTrust prescription benefit program. It does not include your premium, amounts over the Maximum Allowed Amount, penalties, or charges for noncovered services. Once the combined Out-of-Pocket Limit is satisfied, You will not have to pay additional Deductibles, Coinsurance, or Copayments for the rest of the year.

Please note that throughout this chart any reference to year means plan year. Plan year is July 1 through June 30.

This chart is intended for summary purposes only. Details of coverage are set forth in separate documents, which govern these plans.