



**Blue Cross
Blue Shield**
of Michigan

A nonprofit corporation and independent licensee
of the Blue Cross and Blue Shield Association

Western Michigan Health Insurance Pool
Group Number: 71565 Package Code(s): 020
Section Code(s): 1010, 1110
PPO - PPO Select 6, Hearing, RX1
Effective Date: 01/01/2020
Benefits-at-a-glance

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply. Payment amounts are based on BCBSM's approved amount, less any applicable deductible and/or copay. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

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Note: A list of services that require approval **before** they are provided is available online at (<https://www.bcbsm.com/importantinfo>). Select **Approving covered Services**.

| Member's responsibility (deductibles, copays, coinsurance and dollar maximums) | | |
|--|---|--|
| Benefits | In-Network | Out-of-Network |
| Deductibles - per calendar year | \$500 per member \$1,000 per family | \$1,000 per member \$2,000 per family |
| Copays • Fixed Dollar Copays | \$10 copay for : • Office visits \$50 copay for : • Facility medical emergency | \$50 copay for : • Facility medical emergency |
| Coinsurance • Percent Coinsurance | 0% | 20% Note: Services without a network are covered at the in-network level. |
| Annual out-of-pocket maximums | \$2,500 per member \$5,000 per family Includes Deductible, Coinsurance and Copays | \$3,000 per member \$6,000 per family Excludes Deductible and includes Coinsurance |
| Lifetime dollar maximum | Unlimited | |

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Preventive Care Services

| Benefits | In-Network | Out-of-Network |
|--|----------------|--------------------------------|
| Health Maintenance Exam - one per calendar year | Covered - 100% | Not Covered |
| Routine Physical Related Test X-Rays, EKG and lab procedures performed as part of the health maintenance exam | Covered - 100% | Not Covered |
| Annual Gynecological Exam - two per calendar year, in addition to health maintenance exam | Covered - 100% | Not Covered |
| Pap Smear Screening - one per calendar year | Covered - 100% | Not Covered |
| Mammography Screening - one per calendar year includes 3D Mammography | Covered - 100% | Covered - 80% after deductible |
| Contraceptive Methods and Counseling | Covered - 100% | Not Covered |
| Prostate Specific Antigen (PSA) screening - one per calendar year | Covered - 100% | Not Covered |
| Endoscopic Exams - one per calendar year | Covered - 100% | Covered - 80% after deductible |
| Well Child Care <ul style="list-style-type: none"> • 8 visits, birth through 12 months • 6 visits, 13 months through 23 months • 6 visits, 24 months through 35 months • 2 visits, 36 months through 47 months <p>Visits beyond 47 months are limited to one per member per calendar year under the health maintenance exam benefit</p> | Covered - 100% | Not Covered |
| Immunizations - pediatric and adult | Covered - 100% | Not Covered |

Physician Office Services

| Benefits | In-Network | Out-of-Network |
|---|---------------------------------|--------------------------------|
| Office Visits | Covered - 100% after \$10 copay | Covered - 80% after deductible |
| Telemedicine Visits | Covered - 100% after \$10 copay | Covered - 80% after deductible |
| Blue Cross Online Visits Note: Services are payable when rendered through Blue Cross Online Visits SM | Covered - 100% after \$10 copay | Not Covered |
| Office Consultations | Covered - 100% after \$10 copay | Covered - 80% after deductible |
| Pre-Surgical Consultations | Covered - 100% | Covered - 80% after deductible |

Emergency Medical Care

| Benefits | In-Network | Out-of-Network |
|--|---|---|
| Hospital Emergency Room Qualified medical emergency | Covered - 100% after \$50 copay; copay waived if admitted or for an accidental injury | Covered - 100% after \$50 copay; copay waived if admitted or for an accidental injury |
| Non-Emergency use of the Emergency Room | Covered - 100% after \$50 copay | Covered - 100% after \$50 copay |
| Facility Urgent Care Services | Covered - 100% after deductible | Covered - 80% after deductible |
| Physician Urgent Care Services | Covered - 100% after deductible | Covered - 80% after deductible |
| Ambulance Services - Medically Necessary Transport | Covered - 100% after deductible | Covered - 100% after deductible |

Diagnostic Services

| Benefits | In-Network | Out-of-Network |
|--|---------------------------------|--------------------------------|
| MRI, MRA, PET and CAT Scans and Nuclear Medicine | Covered - 100% after deductible | Covered - 80% after deductible |
| Diagnostic Tests, X-rays, Laboratory & Pathology | Covered - 100% after deductible | Covered - 80% after deductible |
| Radiation Therapy and Chemotherapy | Covered - 100% after deductible | Covered - 80% after deductible |

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Maternity Services Provided by a Physician

| Benefits | In-Network | Out-of-Network |
|------------------------------------|---------------------------------|--------------------------------|
| Prenatal and Postnatal Care Visits | Covered - 100% | Covered - 80% after deductible |
| Delivery and Nursery Care | Covered - 100% after deductible | Covered - 80% after deductible |

Hospital Care

| Benefits | In-Network | Out-of-Network |
|---|---------------------------------|--------------------------------|
| Semi-Private Room, Inpatient Physician Care, General Nursing Care, Hospital Services and Supplies | Covered - 100% after deductible | Covered - 80% after deductible |
| Inpatient Medical Care | Covered - 100% after deductible | Covered - 80% after deductible |

Alternatives to Hospital Care

| Benefits | In-Network | Out-of-Network |
|---|---------------------------------|---------------------------------|
| Hospice Care | Covered - 100% | Covered - 100% |
| Home Health Care | Covered - 100% after deductible | Covered - 100% after deductible |
| Skilled Nursing Limited to a maximum of 120 days per calendar year | Covered - 100% after deductible | Covered - 100% after deductible |

Surgical Services

| Benefits | In-Network | Out-of-Network |
|---|---------------------------------|---|
| Surgery (includes related surgical services) | Covered - 100% after deductible | Covered - 80% after deductible |
| Bariatric Surgery | Covered - 100% after deductible | Covered - 80% after deductible |
| Oral Surgery Wisdom teeth extractions | Covered - 100% after deductible | Covered - 80% after in-network deductible |
| Sterilization - males only excludes reversal sterilization | Covered - 100% after deductible | Covered - 80% after deductible |
| Sterilization - females only excludes reversal sterilization | Covered - 100% | Covered - 80% after deductible |

Human Organ Transplants

| Benefits | In-Network | Out-of-Network |
|--|---------------------------------|---|
| Specified Organ Transplants In designated facilities only, when coordinated through BCBSM Human Organ Transplant Program (800-242-3504) | Covered - 100% | Not covered except in designated facilities |
| Kidney, Cornea, Bone Marrow and Skin | Covered - 100% after deductible | Covered - 80% after deductible |

Behavioral Health Services (Mental Health and Substance Use Disorder)

| Benefits | In-Network | Out-of-Network |
|--|---|---|
| Inpatient Mental Health Care | Covered - 100% after deductible | Covered - 80% after deductible |
| Inpatient Substance Use Disorder Treatment | Covered - 100% after deductible | Covered - 100% after deductible |
| Outpatient Mental Health Care • Telemedicine Mental Health Care • Blue Cross Online Mental Health Care | Covered - 100% after \$10 copay Covered - 100% after \$10 copay Covered - 100% after \$10 copay | Covered - 80% after deductible Covered - 80% after deductible Not Covered |
| Outpatient Substance Use Disorder Treatment | Covered - 100% after \$10 copay | Covered - 90% after deductible |

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Autism Spectrum Disorders, Diagnoses and Treatment - Up to and including age 18

| Benefits | In-Network | Out-of-Network |
|---|---------------------------------|--------------------------------|
| Applied Behavioral Analysis (ABA) Pre-authorization required | Covered - 100% after deductible | Covered - 80% after deductible |
| Note: Diagnosis of an autism spectrum disorder and a treatment recommendation for ABA services must be obtained by an approved autism evaluation center (AAEC) prior to seeking ABA treatment. | | |
| Physical, Occupational and Speech Therapy | Covered - 100% after deductible | Covered - 80% after deductible |
| Physical, Occupational and Speech therapy with an autism diagnosis is unlimited | | |
| Nutritional Counseling | Covered - 100% after deductible | Covered - 80% after deductible |

Other Covered Services

| Benefits | In-Network | Out-of-Network |
|---|---------------------------------|--------------------------------|
| Cardiac Rehabilitation | Covered - 100% after deductible | Covered - 80% after deductible |
| Chiropractic Spinal Manipulation Limited to a maximum of 24 visits per member, per calendar year | Covered - 100% | Covered - 80% after deductible |
| Durable Medical Equipment | Covered - 100% after deductible | Covered - 80% after deductible |
| Prosthetic and Orthotic Devices | Covered - 100% after deductible | Covered - 80% after deductible |
| Diabetic Supplies Test Strips, Lancets, Needles and Syringes | Covered - 100% after deductible | Covered - 80% after deductible |
| Private Duty Nursing Care | Covered - 90% after deductible | Covered - 90% after deductible |
| Allergy Testing and Therapy | Covered - 100% | Covered - 80% after deductible |
| Facility Clinic Visit | Covered - 100% after deductible | Covered - 80% after deductible |

Therapy Services

| Benefits | In-Network | Out-of-Network |
|---|---------------------------------|--------------------------------|
| Physical, Occupational and Speech Therapy Limited to a combined maximum of 60 visits per calendar year | Covered - 100% after deductible | Covered - 80% after deductible |
| Massage Therapy Limited to a maximum of 24 visits per calendar year | Covered - 100% after deductible | Covered - 80% after deductible |

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Western Michigan Health Insurance Pool
Group Number: 71565 Package Code(s): 020
Section Code(s): 1010, 1110
Hearing Care Coverage
Effective Date: 09/01/2012
Benefits-at-a-glance

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| Member's responsibility (coinsurance) | | |
|---------------------------------------|------------------------|----------------------------|
| Benefits | Participating Provider | Non-Participating Provider |
| Coinsurance | No Coinsurance | Not Covered |

| Covered services | | |
|---|------------------------|----------------------------|
| To be payable, hearing care benefits must be received from a participating provider and in the order listed. | | |
| Benefits | Participating Provider | Non-Participating Provider |
| Frequency Limitation | Once every 36 months | |
| Audiometric Exam | Covered - 100% | Not Covered |
| Hearing Aid Evaluation | Covered - 100% | Not Covered |
| Hearing Aid | Covered - 100% | Not Covered |
| Member may be responsible for the difference in cost between our approved amount and the charge of the hearing aid. | | |
| Hearing Aid Conformity Test | Covered - 100% | Not Covered |

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Western Michigan Health Insurance Pool
Group Number: 71565 Package Code(s): 020
Section Code(s): 1010, 1110
Prescription Drugs
Effective Date: 01/01/2021
Benefits-at-a-glance

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Your prescription drug copays, including mail order copays, may be subject to the same annual out-of-pocket maximum required under your medical coverage.

| Member's responsibility (copays and coinsurance amounts) | |
|--|---|
| Benefits | Coverage |
| Retail - 30 day supply | \$10 copay - Generic drugs \$40 copay - Brand drugs \$0 copay – OTC drugs (Only – Zyrtec, Zyrtec D, Prilosec, Claritin, Children's Claritin, Claritin RediTabs and Claritin-D) Prescriptions and refills obtained from a non-network pharmacy are reimbursed at 75% of the approved amount, less the member's copay. |
| Mail Order - 90 day supply | \$20 copay - Generic drugs \$80 copay - Brand drugs |
| Specialty Drugs – 30 day supply Retail and Mail Order | \$10 copay - Generic drugs \$40 copay - Brand drugs Members are restricted to a 30 day supply at both retail and mail order and certain specialty drugs are limited to only a 15 day supply for each fill. |
| High-Cost Drug Discount Optimization Program | Prescription drug manufacturers provide coupon programs for certain pharmaceuticals. Your benefit plan requires you to enroll in BCBSM-approved coupon programs when available for select medications. This benefit may lower the cost sharing typically required for these drugs. Your out-of-pocket expense for these drugs will be no more than your cost sharing. When a coupon is used, only the amount you paid for the prescription will apply towards your annual out-of-pocket maximum. Note - Adjustments may be required to accurately reflect your annual out-of-pocket maximum with your true out-of-pocket costs. |
| Adult and childhood select preventive immunizations as recommended by the USPSTF, ACIP, HRSA or other sources as recognized by BCBSM that are in compliance with the provisions of the PPACA | Covered - 100% |

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| | |
|--|--|
| Oral and Injectable Contraceptives Retail and Mail Order | Covered - 100% for Generic and Select Brand name drugs; other Brand name drugs are subject to the applicable copay/coinsurance |
| Additional Services | |
| Smoking Cessation Drugs | Covered |
| Weight Loss Drugs | Covered |
| Impotency Drugs | Covered |
| Infertility Drugs | Covered |
| Diabetic Supplies | <p>Select diabetic supplies and devices are covered when prescribed by a physician or other professional provider licensed to prescribe it. Select diabetic supplies and devices include: Glucometers, Continuous Glucose Monitors and Sensors, Insulin Delivery Monitors, Test Strips and Lancets and Insulin Delivery Reservoirs.</p> <ul style="list-style-type: none"> • Diabetic supplies will be subject to your preferred brand - name drug and/or nonpreferred brand-name drugs cost-share requirement. • “Preferred” devices will be covered at 100% of our approved amount. “Nonpreferred” devices will be subject to your nonpreferred brand-name drugs cost-share requirement. • If you receive diabetic supplies and devices paid by your BCBSM medical plan, your BCBSM prescription drug plan will not pay for the same diabetic supplies. <p>Also see <i>Other Covered Services</i> for Test Strips, Lancets, Needles and Syringes.</p> |

Features of your prescription drug plan

| | |
|--|--|
| Prior authorization/step therapy | A process that requires a physician to obtain approval from BCBSM before select prescription drugs (drugs identified by BCBSM as requiring prior authorization) will be covered. Step Therapy , an initial step in the Prior Authorization process, applies criteria to select drugs to determine if a less costly prescription drug may be used for the same drug therapy. This also applies to mail order drugs. Claims that do not meet Step Therapy criteria require prior authorization. Details about which drugs require Prior Authorization or Step Therapy are available online at bcbsm.com/pharmacy . |
| Mandatory maximum allowable cost drugs | If your prescription is filled by a network pharmacy, and the pharmacist fills it with a brand-name drug for which a generic equivalent is available, you MUST pay the difference in cost between the BCBSM approved amount for the brand-name drug dispensed and the maximum allowable cost for the generic drug plus your applicable copay regardless of whether you or your physician requests the brand name drug. Exception: If your physician requests and receives authorization for a non-preferred brand-name drug with a generic equivalent from BCBSM and writes “Dispense as Written” or “DAW” on the prescription order, you pay only your applicable copay. Note: This MAC difference will not be applied toward your annual in-network deductible, nor your annual coinsurance/copay maximum. |