

Medical Benefit Highlights

HBT HMO \$20 \$40

Covered Services	Your Costs (You pay)	
Benefits per Contract Year	Referred	Out-of-Network
Deductible		
Individual/Family	\$0/\$0	Not covered
Out-of-Pocket Maximum (Embedded) ¹		
Individual/Family	\$6,350/\$12,700	Not covered
Coinsurance	0%	Not covered
Preventive Services	Referred	Out-of-Network
Preventive Care	No charge	Not covered
Preventive Colonoscopy		
Preventive Plus Providers	No charge	Not covered
Hospital Based	No charge	Not covered
Physician Services	Referred	Out-of-Network
Primary Care Physician (PCP)	\$20	Not covered
Specialist	\$40	Not covered
Retail Health Clinic Visit	\$20	Not covered
Urgent Care Visit	\$50	Not covered
Virtual Care ²	Referred	Out-of-Network
Telemedicine	Covered	Not covered
Telebehavioral Health	Covered	Not covered
Therapy Services	Referred	Out-of-Network
Physical Therapy (30 visits/year) ³		
Freestanding	\$40	Not covered
Hospital Based	\$40	Not covered
Occupational Therapy (30 visits/year) ³		
Freestanding	\$40	Not covered
Hospital Based	\$40	Not covered
Speech Therapy (20 visits/year)	\$40	Not covered

Emergency Services

Emergency Room (copay waived if admitted)

Emergency Ambulance

Non-Emergency Ambulance

Referred

\$150

No charge

No charge

Out-of-Network

Covered at In-Network level

Covered at In-Network level

Not covered

Hospital Services

Inpatient Hospital Services

Observation Services

Maternity Hospital Services

Inpatient Professional Services (includes Maternity)

Referred

\$150/Day; max of 5 copays per admission

No charge

\$150/Day; max of 5 copays per admission

No charge

Out-of-Network

Not covered

Not covered

Not covered

Not covered

Outpatient Surgery

Freestanding

Hospital Based

Outpatient Professional Services

Referred

\$75

\$150

\$5

Out-of-Network

Not covered

Not covered

Not covered

Outpatient Diagnostics

Diagnostic Medical (EKG)⁴

Routine Radiology (X-Ray)⁴

Freestanding

Hospital Based

Advanced Imaging (MRI/MRA,CT/CTA Scan, PET Scan)

Freestanding

Hospital Based

Referred

\$40

\$40

\$40

\$80

\$80

Out-of-Network

Not covered

Not covered

Not covered

Not covered

Not covered

Outpatient Lab and Pathology

Freestanding

Hospital Based

Referred

No charge

No charge

Out-of-Network

Not covered

Not covered

Other Medical Services

Spinal Manipulations (20 visits/year)

Acupuncture (18 visits/year)

Standard Injectables

Allergy Injections

Biotech/Specialty Injectables

Home/Office

Outpatient

Chemotherapy

Referred

\$40

\$40

No charge

No charge

\$100

\$200

No charge

Out-of-Network

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Dialysis	No charge	Not covered
Skilled Nursing Facility (120 days/year)	\$75/Day; max of 5 copays per admission	Not covered
Home Health	No charge	Not covered
Hospice	No charge	Not covered
Durable Medical Equipment (DME)	\$40	Not covered
Mental Health – Outpatient (includes serious mental illness and substance abuse)		
Office Visit	\$40	Not covered
All Other Services	\$40	Not covered
Telemedicine Visit	\$40	Not covered
Mental Health – Inpatient (includes serious mental illness and substance abuse)	\$150/Day; max of 5 copays per admission	Not covered

- 1 Embedded out-of-pocket maximum: Each covered family member only needs to satisfy his or her individual out-of-pocket maximum, not the entire family out-of-pocket maximum.
- 2 Telemedicine services are provided through Doctor on Demand. Please refer to Doctor on Demand materials for additional information about coverage and member cost sharing.
- 3 Physical Therapy, Occupational Therapy, and Cognitive Therapy combined visit limit.
- 4 Office visit may be subject to copay.

Keystone is a Health Maintenance Organization (HMO). This is a managed care program. Coverage is available when your care is provided or referred by a Keystone primary care physician (PCP). Your Keystone PCP may also refer you to other Keystone providers for care, if needed. Designated Site – PCPs are required to choose one radiology, physical therapy, occupational therapy, and laboratory provider where they will send their Keystone members. You can view the sites selected by your PCP at www.ibx.com.

This summary represents only a partial listing of benefits and exclusions of the Medical 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 benefit booklet carefully for a complete listing of terms, limitations, and exclusions of the program. For more information about your coverage, or to get a copy of the complete terms of coverage, please call the phone number listed on the back of your identification card, or log into your member portal account at www.ibx.com.

Language Assistance Services

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

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Korean: 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

Gujarati: સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

Arabic: ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

Telugu: శ్రద్ధ పట్టండి: ఒకవేళ మీరు తెలుగు భాష మాట్లాడుతున్నట్లైతే, మీ కొరకు తెలుగు భాషాసహాయక సేవలు ఉచితంగా లభిస్తాయి. 1-800-275-2583 (TTY: 711) కు కల చేయండి.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

Pennsylvania Dutch: BASS UFF: Wann du Pennsylvania Deitsch schwetzscht, kannscht du Hilf grieg in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।

German: ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

Japanese: 備考: 母国語が日本語の方は、言語アシスタンスサービス（無料）をご利用いただけます。1-800-275-2583へお電話ください。

Persian (Farsi):

توجه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583 تماس بگیرید.

Navajo: Díí baa akó nínízin: Díí saad bee yánílti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh. Hódíílnih kojì' 1-800-275-2583.

Urdu:

توجہ درکار ہے: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583

Mon-Khmer, Cambodian:

សូមមេត្តាចាប់អារម្មណ៍៖ ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥតគិតថ្លៃ។ ទូរសព្ទទៅលេខ 1-800-275-2583។

Discrimination is Against the Law

This plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This plan does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

This plan:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator.

If you believe that this Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: our Civil Rights Coordinator, in person or by mail: 1901 Market Street, Philadelphia, PA 19103, by phone: 1-888-377-3933 (TTY: 711), by fax: 215-761-0245, or by email: civilrightscordinator@1901market.com.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at the following website:
www.healthinsurancehosting.com/notices.

Drug Benefit Highlights

PAISBOA HBT Rx \$20/\$40/\$60

Covered Services		Your Costs (You pay)	
Benefits per Contract Year		In-Network	Out-of-Network
Deductible		\$0/\$0	\$0/\$0
Out-of-Pocket Maximum		Combined with Medical	Combined with Medical
Formulary ¹		Premium	
Retail Pharmacy (per 30 day supply)		In-Network	Out-of-Network
Tier 1 Generic Drugs		\$20	30% Reimbursement
Tier 2 Preferred Brand Drugs		\$40	30% Reimbursement
Tier 3 Non-Preferred Drugs		\$60	30% Reimbursement
Tier 4 Self-Administered Specialty Drugs		\$200	Not covered
Dispensing Limits ²		30 day supply max	30 day supply max
Mail Order Pharmacy Available for maintenance drugs		In-Network	Out-of-Network
Tier 1 Generic Drugs		\$40	Not covered
Tier 2 Preferred Brand Drugs		\$80	Not covered
Tier 3 Non-Preferred Drugs		\$120	Not covered
Tier 4 Self-Administered Specialty Drugs		Not covered	Not covered
Dispensing Limits ⁴		90 day supply max	Not covered
Drug Coverage		In-Network	Out-of-Network
ACA Preventive Drugs ³		Covered	Covered
Compound Medications		Covered	Covered
Contraceptives		Covered	Covered
Diabetic Supplies (i.e., test strips)		Covered	Covered
Glucometers (no copayment/coinsurance required at participating pharmacies)		Covered	Covered
Insulin		Covered	Covered
Insulin Needles and Syringes		Covered	Covered
Lancets (no copayment/coinsurance required at participating pharmacies)		Covered	Covered
Prescribed Tobacco Cessation Drugs (RX and OTC)		Covered	Covered
Allergy Serum		Not covered	Not covered
Blood, Blood Plasma		Not covered	Not covered
Drugs used for Cosmetic Purposes		Not covered	Not covered
Injectable Fertility Drugs		Not covered	Not covered
Investigational/Experimental Drugs		Not covered	Not covered
Non-Federal Legend Drugs		Not covered	Not covered
Over-The-Counter Drugs (Non-Prescription)		Not covered	Not covered

- 1 Benefits will be provided for Covered Drugs and medicines appearing on the Drug Formulary. To check the formulary status of a drug or view a copy of the most recent formulary, log onto www.ibx.com.
 - 2 Up to a 90-day supply of drugs to treat chronic conditions available at any participating retail pharmacy or mail for same cost share.
 - 3 Certain designated preventative medications will not be subject to any cost-sharing or deductibles, but will be subject to the terms and conditions of your benefits contract. Refer to your summary of benefits, member handbook, and/or benefit booklet to determine if your plan includes 100 percent coverage for in-network preventive services.
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This summary represents only a partial listing of benefits and exclusions of the Prescription Drug 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 pharmacy policy. As a result, this program may not cover all of your health care expenses. Read your contract/member benefit booklet carefully for a complete listing of terms, limitations, and exclusions of the program. For more information about your coverage, or to get a copy of the complete terms of coverage, please call the phone number listed on the back of your identification card, or log into your member portal account at www.ibx.com.

Any prescription refilled in excess of the number of refills specified by the physician, or any refill dispensed after one year from the physician's original order are not covered. Devices or supplies except those specifically listed under covered drugs are not covered.

All covered self-administered specialty medications will be provided through the convenient Specialty Pharmacy Program for the appropriate cost sharing indicated above. Benefits are available for up to a thirty (30) days supply.

The pharmacy network includes more than 65,000 retail pharmacies. You can locate a participating pharmacy near you on www.ibx.com by selecting the Find a Participating Pharmacy feature.

Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross - Independent licensees of the Blue Cross and Blue Shield Association. www.ibx.com

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U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

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