Capital BLUE

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BENEFIT HIGHLIGHTS

HDHP PPO PLAN

Lehigh University

This information is not a contract, but highlights some of the benefits available to you and is not intended to be a complete list or description of available services. Benefits are subject to the exclusions and limitations contained in your Benefits Booklet (also known as "Certificate of Coverage"). Refer to your benefit booklet for complete details.

YOUR MEDICAL PLAN SUMMARY OF COST SHARING		
	Member Responsibilities	
	If provider is in-network	**If provider is out of network**
Deductible (per benefit period) Deductible is combined to include medical and prescription drug benefits for in-network providers. If you enroll in a family plan, the overall family deductible must be met before the plan begins to pay.	$1,400 per member $2,800 per family	$2,500 per member $5,000 per family
Coinsurance (percentage you pay after your deductible is met)	20% coinsurance	40% coinsurance
Out-of-Pocket Maximum (The most you pay per benefit period, after which benefits are paid at 100%. This includes deductible, copayments and coinsurance for medical including ER and prescription drug for in-network providers only.)	$5,000 per member $10,000 per family	Unlimited
Office Visit / Urgent Care / Emergency Room Copayments		
Virtual Care (non-specialist) Visits – delivered via the Capital BlueCross Virtual Care platform	$10 copayment per visit after deductible	Not covered
Office Visits and Consultations (In-person & Telehealth) -performed by a family practitioner, general practitioner, internist, pediatrician or in-network retail clinic	20% coinsurance after deductible	40% coinsurance after deductible
Specialist Office Visits (In-person & Telehealth)	20% coinsurance after deductible	40% coinsurance after deductible Virtual Care – Not covered
Urgent Care Services	20% coinsurance after deductible	40% coinsurance after deductible
Emergency Room	20% coinsurance after deductible	
Preventive Care		
Pediatric and Adult Preventive Care	No charge, waive deductible	Not covered
Screening Gynecological Exam and Pap Smear (one per benefit period)	No charge, waive deductible	40% coinsurance, waive deductible
Screening Mammogram (one per benefit period)	No charge, waive deductible	40% coinsurance, waive deductible
Diagnostic Mammogram	20% coinsurance after deductible	40% coinsurance after deductible
Facility / Surgical Services		
Inpatient Hospital Room and Board	20% coinsurance after deductible	40% coinsurance after deductible
Acute Inpatient Rehabilitation (60 days per benefit period)	20% coinsurance after deductible	40% coinsurance after deductible
Skilled Nursing Facility (120 days per benefit period)	20% coinsurance after deductible	40% coinsurance after deductible
Maternity Services and Newborn Care	20% coinsurance after deductible	40% coinsurance after deductible
Surgical Procedure and Anesthesia (professional charges)	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient Surgery at Ambulatory Surgical Center (facility charge only)	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient Surgery at Acute Care Hospital (facility charge only)	20% coinsurance after deductible	40% coinsurance after deductible
Diagnostic Services		
High Tech Imaging (such as MRI, CT, PET)	20% coinsurance after deductible	40% coinsurance after deductible
Radiology (other than high tech imaging)	20% coinsurance after deductible	40% coinsurance after deductible
Independent Laboratory	20% coinsurance after deductible	40% coinsurance after deductible
Facility-owned Laboratory (i.e. Health System owned)	20% coinsurance after deductible	40% coinsurance after deductible
Therapy Services (Rehabilitative and Habilitative Services)		
Physical Therapy	20% coinsurance after deductible	40% coinsurance after deductible
Occupational Therapy	20% coinsurance after deductible	40% coinsurance after deductible
Speech Therapy	20% coinsurance after deductible	40% coinsurance after deductible
Respiratory Therapy	20% coinsurance after deductible	40% coinsurance after deductible
Manipulation Therapy	20% coinsurance after deductible	40% coinsurance after deductible
Mental Health (MH) and Substance Use Disorder Services (SUD)		
MH Inpatient Services	20% coinsurance after deductible	40% coinsurance after deductible
MH Outpatient Services	20% coinsurance after deductible	40% coinsurance after deductible
SUD Detoxification Inpatient	20% coinsurance after deductible	40% coinsurance after deductible
SUD Rehabilitation Outpatient	20% coinsurance after deductible	40% coinsurance after deductible

Additional Services		
Home Health Care Services (90 visits per benefit period)	20% coinsurance after deductible	40% coinsurance after deductible
Durable Medical Equipment and Supplies	20% coinsurance after deductible	40% coinsurance after deductible
Prosthetic Appliances	20% coinsurance after deductible	40% coinsurance after deductible
Orthotic Devices	20% coinsurance after deductible	40% coinsurance after deductible

Benefits are underwritten by Capital Advantage Assurance Company®, a subsidiary of Capital BlueCross. An independent licensee of the BlueCross BlueShield Association.

Deductibles, coinsurance and copayments under this program are separate from any deductibles, coinsurance and copayments required under any other health benefits coverage you may have. In-network providers agree to accept our allowance as payment in full—often less than their normal charge. If you visit a out-of-network provide, you are responsible for paying the deductible, coinsurance and the difference between the out-of-network provider's charges and the allowed amount. Out-of-network Providers may balance bill the member. Some out-of-network facility providers are not covered. In certain situations, a facility fee may be associated with an outpatient visit to a professional provider. Members should consult with the provider of the services to determine whether a facility fee may apply to that provider. An additional cost sharing amount may apply to the facility fee.

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