

Highlights of your Health Care Coverage

(BHT) BUSINESS HEALTH TRUST

Effective Date: 07/01/2020

Any deductibles, copays, and coinsurance percentages shown are amounts for which you're responsible.
 Medical Benefits apply after the calendar-year deductible is met unless otherwise noted, or if the cost share is a copay.

| MEDICAL PLAN | | HSA 1500 | |
|---|---|---|--|
| | HERITAGE PRIME IN-NETWORK | OUT-OF-NETWORK | |
| MEDICAL COST SHARE OPTIONS | | | |
| Individual Deductible PCY (Family aggregate deductible 2x Individual) | \$1,500/\$3,000 | Shared with In-Network | |
| Coinsurance (Member's percentage of costs after deductible based on allowable charges) | 20% | 50% | |
| Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable (Family embedded OOP max 2X Individual) | \$6,500 / \$13,000 | Unlimited | |
| Office Visit Cost Share | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum | |
| PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION | | | |
| Preventive Office Visit (Unlimited, subject to standard medical guidelines) | Covered In Full | Not Covered | |
| Immunizations (Unlimited, subject to standard medical guidelines) | Covered In Full | Not Covered | |
| Health Education (HE) (Unlimited) | Covered In Full | Not Covered | |
| Nicotine Dependency Programs (ND) (Unlimited) | Covered In Full | Not Covered | |
| Diabetes Health Education (DE) (Unlimited) | Covered In Full | Not Covered | |
| PROFESSIONAL CARE | | | |
| Professional Office Visit (Includes TeleMedicine) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum | |

| MEDICAL PLAN | | HSA 1500 |
|---|---|---|
| | HERITAGE PRIME IN-NETWORK | OUT-OF-NETWORK |
| Inpatient Professional Services | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Contraceptive Management Services (Unlimited) | Covered In Full | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| VIRTUAL CARE - ON DEMAND | | |
| Virtual Care - General Medical/ Dermatology (Voice/Video) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Not Applicable |
| DIAGNOSTIC SERVICE OPTIONS | | |
| Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA | Covered In Full | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Other Professional Diagnostic Imaging | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Professional Diagnostic Major Imaging | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Other Professional Diagnostic Laboratory/Pathology | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Diagnostic Mammography | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| FACILITY CARE OPTIONS | | |
| Inpatient Facility | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Outpatient Surgery Facility | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Skilled Nursing Facility (60 days PCY; includes room and board, and facility billed professional and ancillary fees) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Hospice Inpatient Facility (10 days Inpatient; within the 6 month lifetime maximum) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| PREMERA DESIGNATED CENTERS OF EXCELLENCE | | |

| MEDICAL PLAN | | |
|--|---|---|
| | HSA 1500 | |
| | HERITAGE PRIME IN-NETWORK | OUT-OF-NETWORK |
| Centers of Excellence Packaged Services (Heritage Prime Network - No Eligible Services) | Covered as any other service | Covered as any other service |
| EMERGENCY CARE AND TRANSPORTATION OPTION | | |
| Emergency Care | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum |
| Emergency Room Physician | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum |
| Urgent Care Center | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Ambulance Transportation (Unlimited) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum |
| Air Ambulance (Unlimited) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum |
| OTHER SERVICES | | |
| Allergy/Therapeutic Injections | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Mental Health Inpatient Facility Care (Unlimited) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Mental Health Outpatient Professional Care (Unlimited) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Telemedicine - Mental Health | Subject to Mental Health Outpatient Professional Care In-Network Cost Share | Not Applicable |
| Chemical Dependency Inpatient Facility Care (Unlimited) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Chemical Dependency Outpatient Professional Care (Unlimited) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |
| Rehab Inpatient Facility (30 Days PCY combined limit for inpatient services) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum |

| MEDICAL PLAN | | HSA 1500 | |
|---|---|---|--|
| | HERITAGE PRIME IN-NETWORK | OUT-OF-NETWORK | |
| Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain (15 Visits PCY combined limit for outpatient services) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum | |
| Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum | |
| Medical Supplies, Equipment, Prosthetics (Unlimited) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum | |
| Foot Orthotics, Orthopedic Shoes and Accessories (\$300 PCY; Includes orthotics and orthopedic shoes) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum | |
| Home Health Visits (130 visits PCY) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum | |
| Hospice Care (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum | |
| TMJ (Temporomandibular Joint Disorders) (Unlimited (Medical and Dental services - Medical and Dental cost shares based on type of service)) | Covered as any other service | Covered as any other service | |
| Transplants (Unlimited; \$7,500 travel and lodging limits) | Covered as any other service | Not Covered | |
| Drug List | Open A1 No Tiers | Open A1 No Tiers | |
| Prescription Drugs - Retail (Specific preventive drugs and legend Retail: 90 day supply/Mail: 90 day supply/Specialty: 30 day supply) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum | |
| Prescription Drugs - Mail (Specific preventive drugs and legend Retail: 90 day supply/Mail: 90 day supply/Specialty: 30 day supply) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum | Not Covered | |
| Specialty Pharmacy (Mandatory - Exclusive) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum | Not covered | |
| ALTERNATIVE CARE | | | |
| Manipulations (Spinal and other) (12 visits PCY) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum | |
| Acupuncture (12 visits PCY) | \$1,500/\$3,000 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum | Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum | |
| ANNUAL PLAN MAXIMUM | | | |
| Annual Plan Maximum | Unlimited | Unlimited | |

Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

PCY = Per Calendar Year. Balance billing may apply if a provider is not contracted with Premera Blue Cross. Members are responsible for amounts in excess of the allowable charge.

This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please contact Customer Service.

