

**USD 437 Auburn Washburn
Blue Choice Comprehensive Major Medical
Program High Deductible Health Plan (qualifies for HSA)
Option B**



Effective January 1, 2023 – December 31, 2023

Maximum benefits are available when services are received from Blue Choice providers. Your financial responsibility is based on the provider network you select. **Non-Blue Choice & Non-CAP:** Difference between the payment allowance and provider charge, additional 20% coinsurance amount, deductible, coinsurance or copay amount **CAP (Non-Blue Choice):** Additional 20% coinsurance amount,* deductible, coinsurance or copay amount **Blue Choice:** Deductible, coinsurance or copay amount

*Limited to a combined \$2,000 per person, \$4,000 two-or-more persons each benefit period.

Member Pays	
Deductible (calendar year benefit period)	\$3,500/\$7,000 individual/two-or-more persons
Coinsurance (Member portion for most services)	40%
Maximum Out-of-Pocket (includes copays, deductible and coinsurance where applicable)	\$4,500/\$9,000 individual/two-or-more persons after the maximum out-of-pocket amount has been reached, eligible benefits will be paid at 100% of the allowed amount for the remainder of the benefit period..
Doctor's office visits	
Home and office visits (includes Telemedicine and eye exam)	Subject to deductible/coinsurance
Preventive care as defined by the <i>Affordable Care Act</i>	Paid at 100% of the allowable charge. Some of the services include: <ul style="list-style-type: none"> • Routine screenings • Preventive immunizations • Well-woman visits/screenings • Contraceptive methods
Drug coverage	
Prescription Drugs & Mail order Mandatory Designated Specialty Pharmacy Generic Mandatory, doctor can override, no penalty for Brand drugs on NTI list	The quantity per prescription shall be the greater of a 34-day supply or 100 unit dosage, if defined as a maintenance drug. Integrated Drugs (Pharmacy Submitted) subject to deductible then 50% Mail order is same as retail
Medical services	
Emergency medical transportation	Subject to deductible/coinsurance
Inpatient surgery physician/surgical	Subject to deductible/coinsurance
Inpatient facility fee	Subject to deductible/coinsurance
Outpatient surgery physician/surgical	Subject to deductible/coinsurance
Outpatient lab and radiology	Subject to deductible/coinsurance
Advanced imaging	Subject to deductible/coinsurance
Emergency room	Subject to deductible/coinsurance
Accidental Injury Services	Subject to deductible/coinsurance

Recovery/Special needs	
Outpatient rehabilitation	Subject to deductible/coinsurance
Hospice	Subject to deductible/coinsurance
Home Social Work Visits	Subject to deductible/coinsurance
Mental health	
Mental/behavioral health Inpatient Services Requires pre-admission certification from New Directions Behavioral Health at 1-800-952-5906	Subject to deductible/coinsurance
Outpatient Services	Subject to deductible/coinsurance
Other	
Maximum lifetime benefit	Unlimited
Eligible dependents	Covered to age 26

Exclusions:

Duplicate benefits provided under federal, state or local laws, regulations or programs except Medicaid; services involving cosmetic or reconstructive surgery except as stated in the certificate; charges for personal items; convalescent or custodial care or rest cure; all keratotomy procedures; services related to temporomandibular joint dysfunction syndrome; blood or payments to donors of blood; any service or supply related to the medical management of obesity; services related to the reversal of sterilization procedures; any medically-aided insemination procedure; charges for services by immediate relatives or by members of the household; acupuncture and admission for acupuncture; medically unnecessary services and admissions; services covered and payable under any medical expense payment provision of any automobile insurance policy; mental illness or substance use disorder services provided by a non-eligible provider; services, supplies or treatments not specifically listed as covered in the member's certificate.

This is a brief summary of the coverage available under this program. It is not a legal document. The exact provisions of the benefits and exclusions are contained in the certificate.