



# *North Carolina Medical Society Employee Benefit Plan*

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## Health Care Benefit Highlights

*HDHP 1500-100  
(Blue Options<sup>SM</sup> HSA)  
\$1,500 Individual Deductible  
100% In-network Coinsurance*

Sponsored by:  
North Carolina Medical Society

Marketed Exclusively by:  
MMIC Agency, Inc.  
a Medical Mutual company

Administered by:  
Blue Cross and Blue Shield  
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**HDHP 1500-100****Lifetime Maximum, Deductibles & Total Out of Pocket Maximums<sup>1</sup>**

*The following Deductibles and Total Out of Pocket Maximums apply to all services unless otherwise indicated:*

	<b>In-network</b>	<b>Out-of-network<sup>2</sup></b>
<b>Lifetime Benefit Maximum</b>	Unlimited	Unlimited
<b>Deductibles</b>		
Employee Coverage (per Benefit Period)	\$1,500	\$3,000
Family Coverage (per Benefit Period)	\$3,000	\$6,000
<b>Total Out of Pocket Maximum</b>		
Employee Coverage (per Benefit Period)	\$1,500	\$4,250
Family Coverage (per Benefit Period)	\$3,000	\$7,500

**Physician Office Services****Office Visit**

*Includes Office Surgery, Consultation, X-rays, Lab and benefit period maximum of 4 office visits for the evaluation and treatment of obesity in and out of network.*

Primary Care Provider or Specialist 100% after deductible 70% after deductible

**Preventive Care (Preventive Diagnosis Only)**

*Well-Child Care (Age 2 and under), Immunizations, and the first service each benefit period for annual routine examinations, Pap Smears, Mammograms, Prostate Specific Antigen Tests (PSAs), and other specified screening tests.*

Primary Care Provider or Specialist 100%, no deductible 70% after deductible

**Other Preventive Care**

Primary Care Provider or Specialist 100% after deductible 70% after deductible

**Therapies**

*Short-Term Rehabilitative Therapies (Maximums apply to Home, Office and Outpatient Settings):*

*Physical/Occupational: 30 visits per Benefit Period*

*Speech Therapy: 30 visits per Benefit Period*

Primary Care Provider or Specialist 100% after deductible 70% after deductible

**Urgent Care Centers and Emergency Room**

Urgent Care Centers 100% after deductible 100% after deductible

Emergency Room Visit 100% after deductible 100% after deductible

**Ambulatory Surgical Center**

100% after deductible 70% after deductible

**Outpatient Hospital Services** (Includes physician services, hospital and hospital-based services, outpatient clinic services, outpatient diagnostic services, and therapy services including short-term rehabilitative therapies and other therapies.)

100% after deductible 70% after deductible

**Inpatient Hospital Services** (Includes physician services, hospital and hospital-based services, and maternity delivery, prenatal and post-delivery care.)

100% after deductible 70% after deductible

**Other Services**

**Skilled Nursing Facility** (60 days per Benefit Period)

100% after deductible 70% after deductible

**Home Health Care, Ambulance,**

100% after deductible 70% after deductible

**Durable Medical Equipment and Hospice**

**Maternity**

*Maternity Delivery includes Prenatal and Post-delivery care*

Hospital Services (Delivery) 100% after deductible 70% after deductible

Professional Services (Delivery) 100% after deductible 70% after deductible

**Transplants**

Hospital Services 100% after deductible 70% after deductible

Professional Services 100% after deductible 70% after deductible

**HDHP 1500-100**

<b>Infertility and Sexual Dysfunction Services</b>	<b>In-network</b>	<b>Out-of-network<sup>2</sup></b>
<i>Up to \$5,000 per Lifetime</i>		
Primary Care Provider or Specialist	100% after deductible	70% after deductible
Hospital Services	100% after deductible	70% after deductible
Inpatient and Outpatient Professional Services	100% after deductible	70% after deductible
Infertility Drugs	100% after deductible	100% after deductible
<b>Vision Care</b>		
Comprehensive Eye Exam	100% after deductible	70% after deductible
<b>Prescription Drugs</b>		
<i>MAC C Pricing, Open Formulary</i>	100% after deductible	100% after deductible
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<b>Mental Health and Substance Abuse Services</b>	<b>Certified*</b>	<b>Non-Certified<sup>2</sup></b>
<i>*Inpatient/Outpatient Certification is required. Call Magellan Behavioral Health at 1-800-359-2422.</i>		
<b>Mental Health Services</b>		
Office (30 visits per Benefit Period)	100% after deductible	70% after deductible
Inpatient/Outpatient (30 days per Benefit Period)	100% after deductible	70% after deductible
<i>(Certain mental health conditions do not have visit limits. For a list of these conditions, refer to your benefit booklet.)</i>		
<b>Substance Abuse Services</b>		
Office Visit	100% after deductible	70% after deductible
Inpatient/Outpatient	100% after deductible	70% after deductible
Benefit Period Maximum		\$8,000
Lifetime Maximum		\$16,000

<sup>1</sup> NOTICE: If you selected Employee Coverage, the Employee Coverage deductible and total out of pocket maximum will apply; if you selected Family Coverage the Family Coverage deductible and total out of pocket will apply.

<sup>2</sup> NOTICE: Your actual expenses for covered services may exceed the stated coinsurance percentage or co-payment amount because actual provider charges may not be used to determine the payment obligations for BCBSNC and its members.

## ADDITIONAL INFORMATION

### Benefit Period

The period of time, usually 12 months as stated in the group contract, during which charges for covered services provided to a member must be incurred in order to be eligible for payment. A charge shall be considered incurred on the date the service or supply was provided to a member.

### Allowed Amount

The charge that the Plan determines using a methodology that is applied to comparable providers for similar services under a similar health benefit plan.

### Coinsurance Maximum

The dollar amount of coinsurance a member must pay prior to the Plan paying 100% for certain services.

### Day and Visit Maximums

All day and visit maximums are on a combined In- and Out-of-Network basis.

### Utilization Management

To make sure you have access to high quality, cost-effective health care, we manage utilization through a variety of programs including certification, transplant management, concurrent and retrospective review and care management.

If you have a concern regarding the final determination of your care, you have the right to appeal the decision. If you would like a copy of a benefit booklet providing more information about our Utilization Management programs, call the toll free number listed in your information packet.

### Certification

Certification is a program designed to make sure that your care is given in a cost effective setting and efficient manner.

If you need to be hospitalized, you must obtain certification. Non-emergency and non-maternity hospital admissions must be certified prior to the hospitalization. If the admission is not certified, a penalty will be applied.

For maternity admissions, your provider is not required to obtain certification for prescribing a length of stay up to 48 hours for a normal vaginal delivery, or up to 96 hours for delivery by cesarean section. You or your provider must request certification for coverage for additional days, which will be given, if medically necessary.

All inpatient and outpatient Mental Health and Substance Abuse services must be certified in advance by Magellan Behavioral Health. Office visits do not require certification.

In-network providers are responsible for obtaining certifications. The member will bear no financial penalties if the in-network provider fails to obtain the appropriate authorization. The member is responsible for obtaining certification for services rendered by an out-of-network provider. Obtaining certification for Mental Health and Substance Abuse services is the member's responsibility. Failure to obtain certification for Mental Health and Substance Abuse services will result in these services being paid at the out-of-network benefit level.

### Health and Wellness Program

Because we want to help you stay healthy, we offer a variety of wellness benefits and services. You can take advantage of a 24-hour health information service, a health topics library, asthma and diabetes management, a prenatal program and other health and wellness programs. You will also receive a quarterly health magazine and have access to online health and wellness information at [www.bcbsnc.com](http://www.bcbsnc.com). With this program you can get health advice anytime you need it, so you can learn how to take charge of your health.

### What Is Not Covered?

The following are summaries of some of the coverage restrictions. A full explanation and listing of restrictions will be found in your benefit booklet.

Your health benefit plan does not cover services, supplies, drugs or charges that are:

- Not medically necessary
- For injury or illness resulting from an act of war
- For personal hygiene and convenience items
- For inpatient admissions that are primarily for diagnostic studies
- For palliative or cosmetic foot care
- For investigative or experimental purposes
- For hearing aids or tinnitus maskers
- For cosmetic services or cosmetic surgery
- For custodial care, domiciliary care or rest cures
- For treatment of obesity, except for surgical treatment of morbid obesity, or as specifically covered by your health benefit plan
- For reversal of sterilization
- For treatment of sexual dysfunction not related to organic disease
- For conception by artificial means

A waiting period for coverage of pre-existing conditions may apply to your coverage. The Plan defines pre-existing conditions as those conditions for which medical advice, diagnosis, care or treatment was received or recommended within 6 months of the date that your coverage begins. You may receive credit toward the 12-month waiting period if your enrollment date is within 63 days of the termination of your previous health coverage.

The benefit highlights is a summary of your benefits. This is meant only to be a summary. Final interpretation and a complete listing of benefits and what is not covered are found in and governed by the group contract and benefit booklet. You may preview the benefit booklet by requesting a copy of your benefit booklet from Customer Services.

### Health Savings Account

This plan is not a Health Savings Account (HSA), but it instead is a health insurance plan intended to be paired with an HSA. The HSA is provided to you directly by a separate HSA Administrator. An HSA is a savings vehicle for medical care expenses. It helps to pay the expenses that insurance does not pay. Individuals and employers can contribute money into an HSA on a tax-deductible or pre-tax basis for individuals. If used to pay for qualified health care expenses, your HSA account's growth and use is tax-free. In addition, HSAs roll over from year to year and are fully portable if an individual changes jobs. HSAs can only be opened by and contributed to on behalf of individuals who are covered under a qualified High Deductible Health Plan (HDHP). For more information on your HSA eligibility if you have other, additional health coverage, consult your tax advisor.

The benefit highlights is a summary of your benefits. This is meant only to be a summary. Final interpretation and a complete listing of benefits and what is not covered are found in and governed by the group contract and benefit booklet. You may preview the benefit booklet by requesting a copy of your benefit booklet from BCBSNC Customer Services. The HSA is provided to you directly by a separate HSA Administrator.