



# *North Carolina Medical Society Employee Benefit Plan*

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## Health Care Benefit Highlights

*PPO 5000-60  
(Blue Options<sup>SM</sup>)  
\$5,000 Individual Deductible  
60% 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  
of North Carolina<sup>®</sup>

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**PPO 5000-60****Physician Office Services** (See "Outpatient Hospital Services" for "outpatient clinic" or "hospital-based" services.)**In-network****Out-of-network<sup>1</sup>****Office Visit***Includes Office Surgery, Consultation, X-rays, Lab and benefit period maximum of 4 office visits for the assessment of obesity in and out of network.*Primary Care Provider  
Specialist\$35 copayment  
\$70 copayment70% after deductible  
70% after deductible**Preventive Care***Routine Examinations, Well-Child Care, Immunizations, Pap Smears, Mammograms, Prostate Specific Antigen Tests (PSAs)*Primary Care Provider  
Specialist\$35 copayment  
\$70 copaymentNot Available\*  
Not Available\**\*Pap Smears, Mammograms and PSAs are covered Out-of-network.***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  
Specialist\$35 copayment  
\$70 copayment70% after deductible  
70% after deductible**Urgent Care Centers and Emergency Room**Urgent Care Centers  
Emergency Room Visit (*Inpatient Hospital benefits apply if admitted. If held for Observation, Outpatient benefits apply. See "Inpatient and Outpatient Hospital Services". Copayment waived if admitted*)\$70 copayment  
\$150 copayment\$70 copayment  
\$150 copayment**Ambulatory Surgical Center**

60% after deductible

40% after deductible

**Inpatient and Outpatient Hospital Services**Hospital and Hospital Based Services  
Outpatient Clinic Services  
Professional Services  
Hospital and Professional  
Outpatient Labs and Mammograms with surgery or other services  
Outpatient Labs and Mammograms without surgery or other services  
Inpatient Diagnostic services including X-rays, CT scans and MRIs  
\*Outpatient Diagnostic services including X-rays, CT scans and MRIs  
\*Only applies if single service60% after deductible  
60% after deductible  
60% after deductible  
60% after deductible  
60% after deductible  
100%  
60% after deductible  
60% no deductible40% after deductible  
40% after deductible  
40% after deductible  
40% after deductible  
40% after deductible  
70% after deductible  
40% after deductible  
40% no deductible**Other Services****Skilled Nursing Facility** (60 Days per Benefit Period)

60% after deductible

40% after deductible

**Home Health Care, Ambulance,**

60% after deductible

40% after deductible

**Durable Medical Equipment and Hospice****Maternity***Maternity Delivery includes Prenatal and Post-delivery care*Hospital Services (Delivery)  
Professional Services (Delivery)60% after deductible  
60% after deductible40% after deductible  
40% after deductible**Transplants**Hospital Services  
Professional Services60% after deductible  
60% after deductible40% after deductible  
40% after deductible**Infertility and Sexual Dysfunction Services***Up to \$5,000 per Lifetime*Primary Care Provider  
Specialist  
Hospital Services\$35 copayment  
\$70 copayment  
60% after deductible  
60% after deductible70% after deductible  
70% after deductible  
40% after deductible  
40% after deductible**Vision Care**Comprehensive Eye Exam  
Lens and Frame Discount\*  
Disposable Contact Lens Discount\*\$35 copayment  
30%  
15%Benefits not available  
Benefits not available  
Benefits not available*\*Discounts apply only if purchased from BCBSNC participating providers who own optical dispensaries.*

**PPO 5000-60****Lifetime Maximum, Deductibles & Coinsurance Maximums****In-network****Out-of-network<sup>1</sup>**

The following Deductibles and Coinsurance Maximums apply to the services on the previous page and Mental Health and Substance Abuse services below:

**Lifetime Benefit Maximum**

Unlimited

Unlimited

**Deductibles**

Individual (per Benefit Period)

\$5,000

\$10,000

Family (per Benefit Period)

\$10,000

\$20,000

**Coinsurance Maximum**

Individual (per Benefit Period)

\$5,000

\$10,000

Family (per Benefit Period)

\$10,000

\$20,000

**Mental Health and Substance Abuse Services****Certified\*****Non-Certified<sup>1</sup>**

\*Inpatient/Outpatient Certification is required. Call Magellan Behavioral Health at 1-800-379-2422.

**Mental Health Services**

Office (30 visits per Benefit Period)

\$70 copayment

70% after deductible

Inpatient/Outpatient (30 days per Benefit Period)

60% after deductible

40% after deductible

(Certain mental health conditions do not have visit limits. For a list of these conditions, refer to your benefit booklet.)

**Substance Abuse Services**

Office Visit

\$70 copayment

70% after deductible

Inpatient/Outpatient

60% after deductible

40% after deductible

Benefit Period Maximum

\$8,000

Lifetime Maximum

\$16,000

**Prescription Drugs**

Up to 30 day supply. 31-60 day supply is two copayments and 61-90 day supply is three copayments. Infertility Drugs up to \$5,000 Lifetime Maximum.

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Tier 1 (Generic)

\$10 copayment

Copayment + charge over  
In-network allowed amount

Tier 2 (Preferred Brand)

\$40 copayment

Copayment + charge over  
In-network allowed amount

Tier 3 (Brand)

\$55 copayment

Copayment + charge over  
In-network allowed amount

**Lens and Frame Coverage**

BCBSNC will reimburse you up to the Benefit Period Maximum for glasses, hard, soft or disposable contact lenses.

Prescribed Eyeglass Lens and Frame Benefit Period Maximum

\$150

<sup>1</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.bcbssc.com](http://www.bcbssc.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.