

Medical Benefit Highlights

Keystone Health Plan East HMO 15 AFSCME DC 47

Covered Services	Your Costs (You pay)	
Benefits per Calendar Year	Referred	Out-of-Network
Deductible		
Individual/Family	\$0/\$0	Not covered
Out-of-Pocket Maximum (Embedded) ¹		
Individual/Family	\$5,000/\$10,000	Not covered
Coinsurance	0%	Not covered
Preventive Services	Referred	Out-of-Network
Preventive Care	No charge	Not covered
Preventive Colonoscopy		
Preventive Plus Providers	No charge	Not covered
Hospital Based	No charge	Not covered
Physician Services	Referred	Out-of-Network
Primary Care Physician (PCP) Office Visit	\$15	Not covered
Specialist Office Visit	\$15	Not covered
Retail Health Clinic Visit	\$15	Not covered
Telemedicine	No charge	Not covered
Urgent Care Visit	\$24	Not covered
Therapy Services	Referred	Out-of-Network
Physical Therapy (60 visits/year) ²		
Freestanding	No charge	Not covered
Hospital Based	No charge	Not covered
Occupational Therapy (60 visits/year) ²		
Freestanding	No charge	Not covered
Hospital Based	No charge	Not covered
Speech Therapy (60 visits/year) ²	No charge	Not covered
Emergency Services	Referred	Out-of-Network
Emergency Room (copay waived if admitted)	\$35	Covered at In-Network level
Emergency Ambulance	No charge	Covered at In-Network level
Non-Emergency Ambulance	No charge	Not covered
Hospital Services	Referred	Out-of-Network
Inpatient Hospital Services	No charge	Not covered
Observation Services	No charge	Not covered
Maternity Hospital Services	No charge	Not covered
Inpatient Professional Services (includes Maternity)	No charge	Not covered
Outpatient Surgery	Referred	Out-of-Network
Freestanding	No charge	Not covered
Hospital Based	No charge	Not covered
Outpatient Professional Services	No charge	Not covered

Outpatient Diagnostics	Referred	Out-of-Network
Diagnostic Medical (EKG)	No charge	Not covered
Routine Radiology (X-Ray)		
Freestanding	No charge	Not covered
Hospital Based	No charge	Not covered
Advanced Imaging (MRI/MRA,CT/CTA Scan, PET Scan)		
Freestanding	No charge	Not covered
Hospital Based	No charge	Not covered
Outpatient Lab and Pathology	Referred	Out-of-Network
Freestanding	No charge	Not covered
Hospital Based	No charge	Not covered
Other Medical Services	Referred	Out-of-Network
Spinal Manipulations (60 consecutive days/year)	No charge	Not covered
Acupuncture (18 visits/year)	\$15	Not covered
Standard Injectables	No charge	Not covered
Allergy Injections	No charge	Not covered
Biotech/Specialty Injectables		
Home/Office	No charge	Not covered
Outpatient	No charge	Not covered
Chemotherapy	No charge	Not covered
Dialysis	No charge	Not covered
Skilled Nursing Facility (180 days/year)	No charge	Not covered
Home Health	No charge	Not covered
Hospice	No charge	Not covered
Durable Medical Equipment (DME)	No charge	Not covered
Mental Health – Outpatient (includes serious mental illness and substance abuse)	\$15	Not covered
Mental Health – Inpatient (includes serious mental illness and substance abuse)	No charge	Not covered
Infertility Treatment – (covers artificial insemination and assisted reproductive technology; \$15,000 lifetime limit)	No charge	Not covered
Routine Eye Care	\$25	Not covered

¹ Embedded out-of-pocket maximum: Each covered family member only needs to satisfy his or her individual out-of-pocket maximum, not the entire family out-of-pocket maximum.

² Physical Therapy, Occupational Therapy, Speech Therapy, and Cognitive Therapy combined visit limit.

Keystone is a Health Maintenance Organization (HMO). This is a managed care program. Coverage is available when your care is provided or referred by a Keystone primary care physician (PCP). Your Keystone PCP may also refer you to other Keystone providers for care, if needed.

This summary represents only a partial listing of benefits and exclusions of the Medical Program described in this summary. If your employer purchases another program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by medical policy. As a result, this managed care plan may not cover all of your health care expenses. Read your contract/member benefit booklet carefully for a complete listing of terms, limitations, and exclusions of the program. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.ibx.com/LGBooklet or call **1-800-ASK-BLUE** (TTY: 711).

Benefits may be changed by Independence Blue Cross to comply with applicable federal/state laws and regulations.



Certain services require preapproval/precertification by the health plan prior to being performed. To obtain a list of services that require authorization, please log on to <http://www.ibx.com/preapproval> or call the phone number that is listed on the back of your identification card.

Benefits underwritten or administered by Keystone Health Plan East, a subsidiary of Independence Blue Cross - Independent licensees of the Blue Cross and Blue Shield Association. www.ibx.com