

Medical Benefit Highlights

William Penn Keystone Direct POS C2-F2-01

Covered Services	Your Costs (You pay)	
Benefits per Contract Year	In-Network	Out-of-Network
Deductible (Embedded) ¹ Individual/Family	\$0/\$0	\$500/\$1,500
Out-of-Pocket Maximum (Embedded) ² Individual/Family	\$1,500/\$3,000	\$3,000/\$9,000
Coinsurance	0%	30%
Preventive Services		
Preventive Care	No charge	30% no deductible
Preventive Colonoscopy		
Preventive Plus Providers	No charge	Not covered
Hospital Based	No charge	30% no deductible
Physician Services		
Primary Care Physician (PCP)		
Office Visit	\$15	30% after deductible
Telemedicine Visit	\$15	30% after deductible
Specialist		
Office Visit	\$30	30% after deductible
Telemedicine Visit	\$30	30% after deductible
Retail Health Clinic Visit	\$15	30% after deductible
Urgent Care Visit	\$70	30% after deductible
Virtual Care³		
Telemedicine	\$15	Not covered
Teledermatology	\$15	Not covered
Telebehavioral Health	\$15	Not covered
Therapy Services		
Physical Therapy (In-Network: 30 visits/ year; Out-of-Network: 30 visits/year) ⁴		
Freestanding	\$30	30% after deductible
Hospital Based	\$30	30% after deductible
Occupational Therapy (In-Network: 30 visits/year; Out-of-Network: 30 visits/year) ⁴		
Freestanding	\$30	30% after deductible
Hospital Based	\$30	30% after deductible
Speech Therapy (In-Network: 20 visits/ year; Out-of-Network: 20 visits/year)	\$30	30% after deductible

Emergency Services
Emergency Room (copay not waived if admitted)
Emergency Ambulance
Non-Emergency Ambulance

In-Network
\$100
No charge
No charge

Out-of-Network
Covered at In-Network level
Covered at In-Network level
30% after deductible

Hospital Services
Inpatient Hospital Services (In-Network: 365 days/year; Out-of-Network: 70 days/year) ⁵
Observation Services
Maternity Hospital Services ⁵
Inpatient Professional Services (includes Maternity)

In-Network
\$100/Day; max of 5 copays per admission
\$100
\$100/Day; max of 5 copays per admission
No charge

Out-of-Network
30% after deductible
30% after deductible
30% after deductible
30% after deductible

Outpatient Surgery
Freestanding
Hospital Based
Outpatient Professional Services

In-Network
\$50
\$50
No charge

Out-of-Network
30% after deductible
30% after deductible
30% after deductible

Outpatient Diagnostics
Diagnostic Medical (EKG)
Routine Radiology (X-Ray)
Freestanding
Hospital Based
Advanced Imaging (MRI/MRA,CT/CTA Scan, PET Scan)
Freestanding
Hospital Based

In-Network
\$30
\$30
\$30
\$60
\$60

Out-of-Network
30% after deductible
30% after deductible
30% after deductible
30% after deductible
30% after deductible

Outpatient Lab and Pathology
Freestanding
Hospital Based

In-Network
No charge
No charge

Out-of-Network
30% after deductible
30% after deductible

Other Medical Services
Spinal Manipulations (In-Network: 20 visits/year; Out-of-Network: 20 visits/year)
Acupuncture (In-Network: 18 visits/year; Out-of-Network: 18 visits/year)
Standard Injectables
Allergy Injections
Biotech/Specialty Injectables

In-Network
\$30
\$30
No charge
No charge

Out-of-Network
30% after deductible
30% after deductible
30% after deductible
30% after deductible

Home/Office	\$75	30% after deductible
Outpatient	\$75	30% after deductible
Chemotherapy	No charge	30% after deductible
Dialysis	No charge	30% after deductible
Skilled Nursing Facility (In-Network: 120 days/year; Out-of-Network: 60 days/year)	\$50/Day; max of 5 copays per admission	30% after deductible
Home Health	No charge	30% after deductible
Hospice	No charge	30% after deductible
Durable Medical Equipment (DME)	30%	50% after deductible
Mental Health – Outpatient (includes serious mental illness and substance abuse)		
Office Visit	\$30	30% after deductible
All Other Services	\$30	30% after deductible
Mental Health – Inpatient (includes serious mental illness and substance abuse) ⁵	\$100/Day; max of 5 copays per admission	30% after deductible
Routine Eye Care	\$30	Not covered

- 1 Embedded deductible: Each covered family member only needs to satisfy his or her individual deductible, not the entire family deductible, prior to receiving plan benefits.
- 2 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.
- 3 Telemedicine is provided by a designated telemedicine provider, please visit www.ibx.com/findcarenow.
- 4 Physical Therapy, Occupational Therapy, and Cognitive Therapy combined visit limit.
- 5 Inpatient hospital out-of-network day limit combined for all inpatient medical, maternity, mental health, serious mental illness, and substance abuse services.

Keystone Direct Point-of-Service lets you maintain freedom of choice by allowing you to select your own doctors and hospitals. Under this plan, you must select a Primary Care Physician, but can access most care in-network or out-of-network without a referral. Referrals are required for routine radiology, spinal manipulation and physical/occupational therapy. You maximize your benefits when you access care from a Keystone participating provider. If you access care from a provider who does not participate in our network, higher out-of-pocket costs apply. Designated Site – Most PCPs are required to choose one radiology, physical therapy, occupational therapy, and laboratory provider where they will send their Keystone members. You can view the sites selected by your PCP at www.ibx.com.

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.

In-network benefits are underwritten or administered by Keystone Health Plan East; Out-of-network benefits are underwritten by QCC Insurance company, subsidiaries of Independence Blue Cross - Independent licensees of the Blue Cross and Blue Shield Association. www.ibx.com

Language Assistance Services

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电 1-800-275-2583。

Korean: 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

Gujarati: સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

Arabic: ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

Telugu: క్షణ పెట్టండి: ఒకవేళ మీరు తెలుగు భాష మాట్లాడుతున్నట్లయితే, మీ కొరకు తెలుగు భాషాసహాయక సేవలు ఉచితంగా లభిస్తాయి. 1-800-275-2583 (TTY: 711) కు కాల్ చేయండి.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

Pennsylvania Dutch: BASS UFF: Wann du Pennsylvania Deitsch schwetztscht, kannscht du Hilf griege in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।

German: ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

Japanese: 備考: 母国語が日本語の方は、言語アシスタンスサービス (無料) をご利用いただけます。1-800-275-2583へお電話ください。

Persian (Farsi):

توجه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583 تماس بگیرید.

Navajo: Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh. Hódíílnih kojí' 1-800-275-2583.

Urdu:

توجہ درکار ہے: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583.

Mon-Khmer, Cambodian:

សូមមេត្តាចាំបំរើអារម្មណ៍៖ ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥតគិតថ្លៃ។ ទូរស័ព្ទទៅលេខ 1-800-275-2583។

Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: civilrightscordinator@1901market.com. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.