

Benefit Features	Network Providers	Out-of-Network Providers [3]
Annual Deductible		
Individual	\$350	\$350
Two - Person	\$700	\$700
Family	\$875	\$875
Annual Out-of-Pocket Maximum Amount		
Individual	\$1,350	\$4,050
Two - Person	\$2,700	\$8,100
Family	\$2,700	\$8,100
Dependent Age Limit		To age 26
Calendar Year Maximum Benefit		\$2,000,000
Pre-Existing Waiting Period [2]		12 months
Benefits for Covered Services		
	Network Benefits	Out-of-Network Benefits [3]
Practitioner Office Services		
Office Visits	90% after Deductible	70% after Deductible
Maternity Office Visits	90% after Deductible	70% after Deductible
Routine Diagnostic Lab, X-Ray, & Injections	90% after Deductible	70% after Deductible
Non-routine Diagnostic Services [6]	90% after Deductible	70% after Deductible
Provider-Administered Specialty Pharmacy Products [10]	90% after Deductible	70% after Deductible
Preventive Health Care Services		
Well Child Care (under age 6)	100%	70% after Deductible
Annual Well Woman Exam	100%	70% after Deductible
Annual Mammography Screening	100%	70% after Deductible
Annual Cervical Cancer Screening	100%	70% after Deductible
Prostate Cancer Screening	100%	70% after Deductible
Immunizations (under age 6)	100%	70% after Deductible
Services Received at a Facility (includes professional and facility charges)		
Inpatient Services [4]	90% after Deductible	70% after Deductible
Outpatient Surgery [5]	90% after Deductible	70% after Deductible
Routine Diagnostic Services-Outpatient	90% after Deductible	70% after Deductible
Non-routine Diagnostic Services-Outpatient [6]	90% after Deductible	70% after Deductible
Provider-Administered Specialty Pharmacy Products [10]	90% after Deductible	70% after Deductible
Other Outpatient Services [7]	90% after Deductible	70% after Deductible
Emergency Care Services	90% after Deductible	70% after Deductible
Medical Equipment		
Durable Medical Equipment, Prosthetic & Orthotic Appliances	90% after Deductible	70% after Deductible
Therapeutic Services [8]		
Therapy (Limited to 30-36 visits per year per therapy type)	90% after Deductible	70% after Deductible
Skilled Nursing Facility & Rehabilitation Facility Services [4]		
Limited to 60 days combined	100%	70% after Deductible
Home Health Services [9]		
Limited to 60 visits per year	100%	70% after Deductible
Hospice Services		
	100%	70% after Deductible
Ambulance Service		
	90% after Deductible	70% after Deductible

Notes:

- The following coinsurance apply to the in-network OOP max: inpatient hospital, outpatient surgery, non-routine diagnostics, ER, ambulance and DME.
- HIPAA regulations apply. A Group enrollee's pre-existing condition waiting period can be reduced by the enrollee's applicable 'creditable coverage'. No pre-existing for members under 19.
- Out-of-network benefit payment based on BlueCross BlueShield of Tennessee maximum allowable charge. You are responsible for paying any amount exceeding the maximum allowable charge.
- Services require prior authorization. When using network providers outside Tennessee and all out-of-network providers, benefits will be reduced to 50% if prior authorization is not obtained and services are medically necessary. If services are not medically necessary no benefits will be provided.
- Surgeries include invasive diagnostic procedures such as colonoscopy and sigmoidoscopy.
- CAT scans, MRIs, nuclear medicine and other similar technologies require prior authorization.
- Includes services such as chemotherapy, radiation therapy, and renal dialysis.
- Physical, speech, manipulative, and occupational therapies are limited to 30 visits per therapy type per year. Cardiac and pulmonary rehabilitative therapies are limited to 36 visits per therapy type per year.
- Requires prior authorization.
- Refer to www.bcbst.com for Specialty Pharmacy Drug List.

Exclusions From Coverage

- Services or supplies not listed as Covered Services in the Evidence of Coverage (EOC);
 - Services or supplies that are not Medically Necessary and Appropriate or have not been authorized by the Plan;
 - Services or supplies that are Investigational in nature;
 - When more than one treatment alternative exists, each is Medically Appropriate and Medically Necessary, and each would meet Your needs, We reserve the right to provide payment for the least expensive Covered Service alternative.
 - Illness or injury resulting from war, which occurred before Your Coverage began under this EOC and which is Covered by veteran's benefit or other coverage for which You are legally entitled;
 - Self treatment or training;
 - Staff consultations required by hospital or other facility rules;
 - Services which are free;
 - Treatment of illness or injury related to Your participation in a felony, attempted felony, riot or insurrection;
 - Treatment of work related illness or injury, regardless of presence or absence of workers' compensation coverage. Exclusion does not apply to injuries or illnesses of an employee who is sole-proprietor of the Group, partner of the Group or corporate officer of the Group, provided the officer filed an election not to accept Workers' Compensation with the appropriate government department;
 - Personal, physical fitness, recreational or convenience items and services such as barber and beauty services, television, air conditioners, humidifiers, air filters, heaters, physical fitness equipment, saunas, whirlpools, water purifiers, swimming pools, tanning beds, weight loss programs, physical fitness programs, self-help devices which are not primarily medical in nature, even if ordered by a Practitioner;
 - Services or supplies received before Your effective date for Coverage with this Plan;
 - Services or supplies received after Your Coverage under this Plan ceases for any reason, even though the expenses relate to a condition that began while You were Covered;
 - Services or supplies received in a dental or medical department maintained by or on behalf of the employer, mutual benefit association, labor union or similar group;
 - Telephone or email consultations, or charges for failure to keep a scheduled appointment or charges to complete a claim form or to provide medical records;
 - Services for providing requested medical information or completing forms;
 - Court ordered examinations and treatment, unless Medically Necessary;
 - Room, board and general nursing care rendered on the date of discharge, unless admission and discharge occur on the same day;
 - Benefits for Pre-existing Conditions until any Pre-existing Condition Waiting Periods have been met;
 - Charges in excess of the Maximum Allowable Charge for Covered Services or any charges which exceed the Lifetime Maximum;
 - Any service stated in the EOC as a non-Covered Service or limitation;
 - Charges for services performed by a family member;
 - Any charges for handling fees;
 - Nicotine replacement therapy and aids to smoking cessation including, but not limited to, patches;
 - Safety items, or items to affect performance primarily in sports-related activities;
 - Services or supplies related to obesity, including surgical or other treatment of morbid obesity;
 - Services or supplies related to treatment of complications (except complications of pregnancy) that are a direct or closely related result of a Member's refusal to accept treatment, medicines, or a course of treatment that a Provider has recommended or has been determined to be Medically Necessary, including leaving an inpatient medical facility against the advice of the treating physician;
 - Services or supplies related to cosmetic services, including surgical or other services, drugs or devices;
 - Blepharoplasty and browplasty, except for correction of injury to the orbital area resulting from physical trauma or non-cosmetic surgical procedures (e.g., removal of malignancies), treatment of edema and irritation resulting from Grave's disease, or correction of trichiasis, ectropion, or entropion of the eyelids;
 - Services and charges related to the care of the biological mother of an adopted child, if the biological mother is not a Member. Services and charges relating to surrogate parenting;
 - Sperm preservation;
 - Orthognathic surgery;
 - Maintenance Care;
 - Private duty nursing;
 - Pharmacogenetic testing;
 - Treatment of sexual dysfunction, regardless of cause;
 - Removal of impacted teeth, including wisdom teeth;
 - Professional services for maternity delivery in a home setting or location other than a licensed hospital or birthing center;
 - Methadone maintenance therapy and buprenorphine maintenance therapy;
 - Cranial orthosis, including helmet or headband, for the treatment of plagiocephaly;
 - Office visits and physical exams for school, camp, employment, travel, insurance, marriage or legal proceedings, and related immunizations and tests;
 - Routine foot care for the treatment of flat feet, corns, bunions, calluses, toenails, fallen arches, weak feet or chronic foot strain;
 - Foot orthotics, shoe inserts and custom made shoes, except as required by law for diabetic patients or as a part of a leg brace;
 - Preventive services not listed as Covered;
 - Services not provided in accordance with the Plan's Medical Policy guidelines.
- Dental procedures, except as otherwise indicated in the EOC;
- Procedures which require precertification, Prior Authorization and/or special consent, in accordance with the Plan's Medical Policy for which Authorization was not provided;
 - Inpatient stays primarily for therapy (such as physical or occupational therapy);
 - Private room when not authorized by the Plan and room and board charges are in excess of semi-private room;
 - Emergency treatment of a chronic, non-Emergency condition, where symptoms have existed over a period of time, and a prudent layperson who possesses an average knowledge of health and medicine would not believe it to be an Emergency;
 - Ambulance transportation for Your convenience, that is not essential to reduce the probability of harm to You, when You are not transported to a facility, or transfers between facilities that did not receive Prior Authorization from the Plan;
 - Behavioral Health Services except as specified in separate Rider;
 - Services or supplies that are designed to create a pregnancy, enhance fertility or improve conception quality, including but not limited to artificial insemination, in vitro fertilization, fallopian tube reconstruction, uterine reconstruction, assisted reproductive technology (ART) including but not limited to GIFT and ZIFT, fertility injections, fertility drugs, services for follow-up care related to infertility treatments;
 - Reversal of sterilization;
 - Induced abortion unless the health care Practitioner certifies in writing that the pregnancy would endanger the life of the mother, the pregnancy is a result of rape or incest, the fetus is not viable, or the fetus has been diagnosed with a lethal or otherwise significant abnormality;
 - Services, supplies or prosthetics primarily to improve appearance;
 - Surgeries to correct or repair the results of a prior surgical procedure, the primary purpose of which was to improve appearance;
 - Surgeries and related services to change gender;
 - Custodial, domiciliary or private duty nursing services;
 - Cognitive rehabilitation;
 - Therapy/Rehabilitative treatment beyond what can reasonably be expected to significantly improve health, including therapeutic treatments for ongoing maintenance or palliative care;
 - Enhancement therapy which is designed to improve Your physical status beyond Your pre-injury or pre-illness state;
 - Complementary and alternative therapeutic services, including, but not limited to massage therapy, acupuncture, craniosacral therapy, neuromuscular reeducation, vision exercise therapy, and cognitive rehabilitation;
 - Therapy modalities that do not require the attendance or supervision of a licensed therapist;
 - Behavioral therapy, play therapy, communication therapy, and therapy for self correcting language dysfunctions as part of speech therapy, physical therapy or occupational therapy programs;
 - Organ transplant and related services that were not Authorized through Transplant Case Management;
 - Transplant related charges in excess of the Transplant Maximum Allowable Charge;
 - Removal of an organ from a Member for purposes of transplantation into another person, except as Covered by the Donor Organ Procurement provision;
 - Treatment for routine dental care and related services including, but not limited to crowns, caps, plates, bridges, dental x-rays, fillings, tooth extraction, periodontal surgery, prophylactic removal of teeth, root canals, preventive care (cleanings, x-rays), replacement of teeth (including implants, false teeth, bridges), bone grafts (alveolar surgery), treatment of injuries caused by biting and chewing, treatment of teeth roots and treatment of gums surrounding the teeth;
 - Treatment for correction of underbite, overbite, and misalignment of the teeth including but not limited to, braces for dental indications, orthognathic surgery, and occlusal splints;
 - Diagnostic Services which are not Medically Necessary and Appropriate;
 - Diagnostic Services not ordered by a Practitioner;
 - Pharmaceuticals purchased with a prescription except those dispensed at a participating facility, unless listed in a separate rider;
 - Pharmaceuticals that may be purchased without a prescription;
 - Self-administered Specialty Pharmacy Products as identified on the Plan's specialty pharmacy list, except as may be Covered by a separate Rider;
 - Services, surgeries and supplies to detect or correct refractive errors of the eyes;
 - Eyeglasses, contact lenses and examinations for the fitting of eyeglasses and contact lenses;
 - Eye exercises and/or therapy;
 - Visual training;
 - Charges exceeding the total cost of the Maximum Allowable Charge to purchase Durable Medical Equipment;
 - Unnecessary repair, adjustment or replacement or duplicates of any such equipment;
 - Supplies and accessories that are not necessary for the effective functioning of the covered equipment;
 - Items to replace those which were lost, damaged, stolen or prescribed as a result of new technology;
 - Items which require or are dependent on alteration of home, workplace or transportation vehicle;
 - Motorized scooters, exercise equipment, hot tubs, pool, saunas;
 - "Deluxe" or "enhanced" equipment;
 - Diabetic treatments or supplies that are not prescribed and certified by a Practitioner as being Medically Necessary;
 - Diabetic Supplies not required by state statute;
 - Hearing aids;
 - Prosthetics primarily for cosmetic purposes, including but not limited to wigs, or other hair prosthesis or transplants;
 - Replacement of contacts after the initial pair have been provided following cataract surgery;
 - Items such as non-treatment services or routine transportation, homemaker or housekeeping services, behavioral counseling, supportive environmental equipment, Maintenance Care or Custodial Care, social casework, meal delivery, personal hygiene, and convenience items;
 - Services such as homemaker or housekeeping services, meals, convenience or comfort items not related to the illness, supportive environmental equipment, private duty nursing, routine transportation and funeral or financial counseling;
 - Supplies that can be obtained without a prescription (except for diabetic supplies)

Please refer to the Evidence of Coverage for a complete description of PPO benefits and exclusions.



**BlueCross BlueShield
of Tennessee**

An Independent Licensee of the
BlueCross BlueShield Association

0%/10%/20% Prescription Drug Plan after \$75 Brand-only Drug Deductible (\$750 Out of Pocket per year)

This plan has a “Brand-only” deductible. This means each calendar year you are responsible for the first \$75 of Brand Name Drugs before you can start purchasing your prescriptions at the Brand copay below. The “Brand-only” deductible is separate and will not apply toward satisfying any other deductible or out-of-pocket. For generic drugs, you pay only the coinsurance amounts shown below. Benefits are available for covered prescription drugs when filled by a BlueCross BlueShield of Tennessee participating pharmacy at the coinsurance below.

Generic Drugs- your coinsurance is 0%

Generic drugs offer the best value. A generic drug is a safe and effective alternative to a brand name drug. You pay nothing when you choose a generic drug. When your doctor writes your prescription, ask about using a generic drug.

Generic drugs are made with the same active ingredients and produce the same effects in the body as their brand-name equivalents. The difference? Just the name and price -- and generics cost less. BlueCross BlueShield of Tennessee encourages the use of generic drugs by offering lower cost when choosing generics.

Preferred Brand Drugs- your coinsurance is 10%

The Preferred Drug List is a list of therapeutically sound, cost-effective drugs, and is provided to encourage the use of certain drugs within a therapeutic class. When your doctor prescribes a preferred brand drug, your coinsurance is 10% after meeting the \$75 Brand Name Drug Deductible.

Non-Preferred Brand Drugs- your coinsurance is 20%

When your doctor prescribes a brand drug that is not on the Preferred Drug list, you pay the highest coinsurance of 20% after meeting a \$75 Brand Name Drug deductible.

Step Therapy

Step Therapy is a form of Prior Authorization. When Step Therapy is required, you must initially try a drug that has been proven effective for most people with your condition. This initial drug will be a Covered Generic Drug (if available) or a Preferred Brand Drug.

Pricing at Participating Pharmacies

When a member receives a prescription at a pharmacy, he or she typically pays the appropriate coinsurance (either generic or brand under a two-tier plan; or generic, preferred brand or non-preferred brand under a three-tier plan). Members pay less than the coinsurance if the pharmacy's usual price for the drug is less than the coinsurance.

Limitations

These limitations apply to each prescription order.

Benefits will be provided for

- up to a 30-calendar-day supply of prescription drugs, and/or
- up to a 90-calendar-day supply of maintenance prescription drugs listed on the BlueCross BlueShield of Tennessee maintenance drug list.
- up to a 90-calendar-day supply of prescription drugs obtained through home delivery and home delivery at retail.



Refills

Refills must be dispensed pursuant to a Prescription. If the number of refills is not specified in the Prescription, benefits for refills will not be provided beyond one year from the date of the original prescription.

The Plan has time limits on how soon a Prescription can be refilled. If you request a refill too soon, the Network Pharmacy will advise you when your Prescription benefit will cover the refill.

Prescription Home Delivery

Enjoy the convenience of prescription home delivery by calling 1-877-683-6837, or completing a Caremark.com mail order form. Simply mail the completed form along with the written prescription and payment in the Caremark.com envelope. For more information, visit the pharmacy section at www.bcbst.com.

Out-of-Network Pharmacies

If a prescription is filled at an out-of-network pharmacy, you must pay all costs. A claim can then be submitted to BlueCross BlueShield of Tennessee. Reimbursement is based on the BlueCross BlueShield of Tennessee allowed charge, less any applicable deductible or coinsurance amount.

A Broad Network of Retail Pharmacies

BlueCross BlueShield of Tennessee members access the Caremark network for retail pharmacy benefits. The RX04 pharmacy network provides tremendous accessibility with over 60,000 pharmacies nationally and over 1,500 in Tennessee, including every national chain and many independent pharmacies.

Self-Administered Specialty Pharmacy Network and Coverage

You have a separate network for Specialty Pharmacy Products: the specialty pharmacy network. You receive the highest level of benefits when you use a specialty pharmacy network provider for your self-administered Specialty Pharmacy Products. **Accredo Health Group**, **Caremark Specialty Pharmacy Services**, and **CuraScript Pharmacy/Priority Healthcare** are experienced in managing high-cost drugs and providing patient support for complex conditions such as Hepatitis C, Multiple Sclerosis, Arthritis and Hemophilia.

Accredo Health Group 1-888-239-0725 <i>(phone)</i> 1-866-387-1003 <i>(fax)</i>	Caremark Specialty Pharmacy Services 1-866-295-2779 <i>(phone)</i> 1-866-295-2778 <i>(fax)</i>	CuraScript Pharmacy/ Priority Healthcare 1-888-773-7376 <i>(phone)</i> 1-888-773-7386 <i>(fax)</i>
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You may purchase self-administered specialty pharmacy products from a retail pharmacy, but your copay will be higher. When purchasing self-administered Specialty Pharmacy Products from an Out-of-Network Pharmacy, you must pay all expenses and file a claim for reimbursement with us. You will be reimbursed based on the Maximum Allowable Charge, less any applicable Drug Copayment amount.

Please refer to the Specialty Pharmacy Products List to see which drugs are covered as self-administered specialty pharmacy products. Go to www.bcbst.com/Pharmacy.

Need More Information?

For more information on prescription drug coverage or our pharmacy programs call 1-800-565-9140. You can also visit the pharmacy section at www.bcbst.com.



Benefits will not be provided for:

- drugs for the treatment of onychomycosis (e.g., nail fungus), except for: 1) diabetics; or 2) immuno-compromised patients.
- growth hormones, except for: 1) treatment of absolute growth hormone deficiency in children whose epiphyses have not closed; 2) patients with “Turner” syndrome; and 3) patients with Prader-Willi syndrome confirmed by appropriate genetic testing;
- prescription and non-prescription medical supplies, devices and appliances, except for syringes used in conjunction with injectable medications or other supplies used in the treatment of diabetes and/or asthma;
- immunizations or immunological agents, including but not limited to: 1) biological sera, 2) blood, 3) blood plasma; or 4) other blood products are not Covered, except for blood products required by hemophiliacs.
- injectable drugs, unless: 1) intended for self-administration; or 2) defined by the Plan.
- drugs which are prescribed, dispensed or intended for use while You are confined in a hospital, skilled nursing facility or similar facility, except as otherwise Covered in the EOC;
- any drugs, medications, Prescription devices or vitamins, available over-the-counter that do not require a Prescription by Federal or State law, except as otherwise Covered in the EOC;
- any quantity of Prescription Drugs which exceeds that specified by the Plan’s P & T Committee;
- any Prescription Drug purchased outside the United States, except those authorized by Us;
- any Prescription dispensed by or through a non-retail internet Pharmacy;
- contraceptives which require administration or insertion by a Provider (e.g., non-drug devices, implantable products such as Norplant, except injectables), except as otherwise Covered in the EOC;
- medications intended to terminate a pregnancy (e.g., RU-486);
- non-medical supplies or substances, including support garments, regardless of their intended use;
- artificial appliances;
- allergen extracts;
- any drugs or medicines dispensed more than one year following the date of the Prescription;
- Prescription Drugs You are entitled to receive without charge in accordance with any worker’s compensation laws or any municipal, state, or federal program;
- replacement Prescriptions resulting from lost, spilled, stolen, or misplaced medications (except as required by applicable law);
- drugs dispensed by a Provider other than a Pharmacy;
- administration or injection of any drugs;
- Prescription Drugs used for the treatment of infertility;
- Prescription Drugs not on the Drug Formulary;
- anorectics (any drug or medicine for the purpose of weight loss and appetite suppression);
- nicotine replacement therapy and aids to smoking cessation including, but not limited to, patches;
- all newly FDA approved drugs prior to review by the Plan’s P & T Committee;
- any Prescription Drugs or medications used for the treatment of sexual dysfunction, including but not limited to erectile dysfunction (e.g. Viagra), delayed ejaculation, anorgasmia and decreased libido;
- Prescription Drugs used for cosmetic purposes including, but not limited to: 1) drugs used to reduce wrinkles (e.g. Renova); 2) drugs to promote hair-growth; 3) drugs used to control perspiration; 4) drugs to remove hair (e.g. Vaniqa); and 5) fade cream products;
- FDA approved drugs used for purposes other than those approved by the FDA unless the drug is recognized for the treatment of the particular indication in one of the standard reference compendia;
- Compound drugs filled or refilled at an Out-of-Network Pharmacy;
- drugs used to enhance athletic performance;
- Experimental and/or Investigational Drugs;
- Provider-administered Specialty Pharmacy Products, as indicated on Our Specialty Pharmacy Products list; and
- Prescription Drugs or refills dispensed:
 - in quantities in excess of amounts specified in the BENEFIT PAYMENT section;
 - without Our Prior Authorization when required; or
 - which exceed any applicable Annual Maximum Benefit, or any other maximum benefit amounts stated in this Rider or the EOC.

These exclusions only apply to this Rider. Items that are excluded under the Rider may be Covered as medical supplies under the EOC. Please review your EOC carefully.