Independence

Medical Benefit Highlights

Drexel University Keystone Point of Service

Covered Services	Your Costs (You pay)	
Benefits per Calendar Year	**Referred**	**Self-Referred**
Deductible (Embedded)[1] Individual/Family	$0/$0	$500/$1,500
Out-of-Pocket Maximum (Embedded)[2] Individual/Family	$2,000/$4,000	$3,000/$9,000
Coinsurance	0%	30%
Preventive Services	**Referred**	**Self-Referred**
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	**Referred**	**Self-Referred**
Primary Care Physician (PCP)		
Office Visit	$20	30% after deductible
Telemedicine Visit	$20	30% after deductible
Specialist		
Office Visit	$40	30% after deductible
Telemedicine Visit	$40	30% after deductible
Retail Health Clinic Visit	$20	30% after deductible
Urgent Care Visit	$50	30% after deductible
Virtual Care[3]	**Referred**	**Self-Referred**
Telemedicine	No charge	Not covered
Teledermatology	No charge	Not covered
Telebehavioral Health	No charge	Not covered
Therapy Services	**Referred**	**Self-Referred**
Physical Therapy (30 visits/year)[4]		
Freestanding	$20	30% after deductible
Hospital Based	$20	30% after deductible
Occupational Therapy (30 visits/year)[4]		
Freestanding	$20	30% after deductible
Hospital Based	$20	30% after deductible
Speech Therapy (Referred: 20 visits/year; Self-Referred: 20 visits/year)	$20	30% after deductible

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Emergency Services	Referred	Self-Referred
Emergency Room (copay waived if admitted)	$250	Covered at In-Network level
Emergency Ambulance	No charge	Covered at In-Network level
Non-Emergency Ambulance	No charge	30% after deductible

Hospital Services	Referred	Self-Referred
Inpatient Hospital Services (Referred: 365 days/year; Self-Referred: 70 days/year)[5]	$100/Day; max of 5 copays per admission	30% after deductible
Observation Services	$250	30% after deductible
Maternity Hospital Services[5]	$100/Day; max of 5 copays per admission	30% after deductible
Inpatient Professional Services (includes Maternity)	No charge	30% after deductible

Outpatient Surgery	Referred	Self-Referred
Freestanding	$50	30% after deductible
Hospital Based	$50	30% after deductible
Outpatient Professional Services	No charge	30% after deductible

Outpatient Diagnostics	Referred	Self-Referred
Diagnostic Medical (EKG)	$20	30% after deductible
Routine Radiology (X-Ray)		
Freestanding	$20	30% after deductible
Hospital Based	$20	30% after deductible
Advanced Imaging (MRI/MRA,CT/CTA Scan, PET Scan)		
Freestanding	$80	30% after deductible
Hospital Based	$80	30% after deductible

Outpatient Lab and Pathology	Referred	Self-Referred
Freestanding	No charge	30% after deductible
Hospital Based	No charge	30% after deductible

Other Medical Services	Referred	Self-Referred
Spinal Manipulations (Referred: 20 visits/ year; Self-Referred: 20 visits/year)	$20	30% after deductible
Acupuncture (Referred: 18 visits/year; Self-Referred: 18 visits/year)	$40	30% after deductible
Standard Injectables	$20	30% after deductible
Allergy Injections	$20	30% after deductible
Biotech/Specialty Injectables		
Home/Office	$100	30% after deductible
Outpatient	$100	30% after deductible

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Chemotherapy	No charge	30% after deductible
Dialysis	No charge	30% after deductible
Skilled Nursing Facility (Referred: 120 days/year; Self-Referred: 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%	30% after deductible
Mental Health – Outpatient (includes serious mental illness and substance abuse)		
Office Visit	$20	30% after deductible
All Other Services	$20	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

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 in and out-of-network.

5 Inpatient hospital out-of-network day limit combined for all inpatient medical, maternity, mental health, serious mental illness, and substance abuse services.

Keystone Point-of-Service lets you maintain freedom of choice by allowing you to select your own doctors and hospitals. You maximize your coverage by having care provided or referred by your primary care physician (PCP). You have the freedom to self-refer your care either to a Keystone participating provider or to providers who do not participate in our network; however, higher out-of-pocket costs apply. This program may not cover all your health care services.
Designated Site – 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.

Referred benefits are underwritten or administered by Keystone Health Plan East; Self-Referred 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

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Drug Benefit Highlights

Drexel University POS Rx $10/$30/$50

Covered Services	Your Costs (You pay)	
Benefits per Calendar Year	**In-Network**	**Out-of-Network**
Deductible	$0/$0	$0/$0
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical
Formulary[1]	Premium	
Retail Pharmacy	**In-Network**	**Out-of-Network**
Tier 1 Generic Drugs	$10	30% Reimbursement
Tier 2 Preferred Brand Drugs	$30	30% Reimbursement
Tier 3 Non-Preferred Drugs	$50	30% Reimbursement
Dispensing Limits[2]	30 day supply max	30 day supply max
Mail Order Pharmacy Available for maintenance drugs	**In-Network**	**Out-of-Network**
Tier 1 Generic Drugs	$20	Not covered
Tier 2 Preferred Brand Drugs	$60	Not covered
Tier 3 Non-Preferred Drugs	$100	Not covered
Dispensing Limits	90 day supply max	Not covered
Drug Coverage	**In-Network**	**Out-of-Network**
ACA Preventive Drugs[3]	Covered	Covered
Compound Medications	Covered	Covered
Contraceptives	Covered	Covered
Diabetic Supplies (i.e., test strips)	Covered	Covered
Glucometers (no copayment/coinsurance required at participating pharmacies)	Covered	Covered
Injectable Fertility Drugs	Covered	Covered
Insulin	Covered	Covered
Insulin Needles and Syringes	Covered	Covered
Lancets (no copayment/coinsurance required at participating pharmacies)	Covered	Covered
Prescribed Tobacco Cessation Drugs (RX and OTC)	Covered	Covered
Allergy Serum	Not covered	Not covered
Blood, Blood Plasma	Not covered	Not covered
Drugs used for Cosmetic Purposes	Not covered	Not covered
Investigational/Experimental Drugs	Not covered	Not covered
Non-Federal Legend Drugs	Not covered	Not covered
Over-The-Counter Drugs (Non-Prescription)	Not covered	Not covered
Weight Control Drugs	Not covered	Not covered

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1 Benefits will be provided for Covered Drugs and medicines appearing on the Drug Formulary. To check the formulary status of a drug or view a copy of the most recent formulary, log onto www.ibx.com.

2 Up to a 90-day supply of drugs to treat chronic conditions available at any participating retail pharmacy or mail for same cost share.

3 Certain designated preventative medications will not be subject to any cost-sharing or deductibles, but will be subject to the terms and conditions of your benefits contract. Refer to your summary of benefits, member handbook, and/or benefit booklet to determine if your plan includes 100 percent coverage for in-network preventive services.

This summary represents only a partial listing of benefits and exclusions of the Prescription Drug 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 pharmacy policy. As a result, this program 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.

Any prescription refilled in excess of the number of refills specified by the physician, or any refill dispensed after one year from the physician's original order are not covered. Devices or supplies except those specifically listed under covered drugs are not covered.

The pharmacy network includes more than 65,000 retail pharmacies. You can locate a participating pharmacy near you on www.ibx.com by selecting the Find a Participating Pharmacy feature.

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