

Please be aware, benefit explanations are updated each year and when the carrier issues a policy change in writing.



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# Personal Choice

## C3-F1-02 Summary of Benefits



Personal Choice®, our popular Preferred Provider Organization (PPO), gives you freedom of choice by allowing you to choose your own doctors and hospitals. You can maximize your coverage by accessing your care through Personal Choice's network of hospitals, doctors, and specialists, or by accessing care through preferred providers that participate in the BlueCard® PPO program. Of course, with Personal Choice, you have the freedom to select providers who do not participate in the Personal Choice network or BlueCard PPO program. However, if you receive services from out-of-network providers, you will have higher out-of-pocket costs and may have to submit your claim for reimbursement.

With Personal Choice...

- You do not need to enroll with a primary care physician
- You never need a referral

Benefit	In-network	Out-of-network <sup>1</sup>
<b>DEDUCTIBLE</b>		
Individual	\$0	\$1,500
Family	\$0	\$4,500
<b>OUT-OF-POCKET MAXIMUM</b>		
Individual	None	\$10,000
Family	None	\$30,000
<b>LIFETIME MAXIMUM</b>		
	Unlimited	\$500,000
<b>DOCTOR'S OFFICE VISITS</b>		
Primary care services	\$20 copayment	50%, after deductible
Specialist services	\$40 copayment	50%, after deductible
<b>PEDIATRIC IMMUNIZATIONS</b>		
	100% <sup>2</sup>	50%, no deductible
<b>ROUTINE GYNECOLOGICAL EXAM/PAP</b> 1 per calendar year for women of any age <sup>3</sup>		
	\$20 copayment	50%, no deductible
<b>MAMMOGRAM</b>		
	100%	50%, no deductible
<b>NUTRITION COUNSELING FOR WEIGHT MANAGEMENT</b> 6 visits per calendar year <sup>3</sup>		
	100%	50%, after deductible
<b>OUTPATIENT LABORATORY/PATHOLOGY</b>		
	100%	50%, after deductible

1 Out-of-network, nonparticipating providers may bill you for differences between the Plan allowance, which is the amount paid by Personal Choice, and the provider's actual charge. This amount may be significant. Claims payments for out-of-network professional providers (physicians) are based on IBC's own fee schedule. For services rendered by hospitals and other facility providers, the allowance may not refer to the actual amount paid by Personal Choice to the provider. Under Independence Blue Cross (IBC) contracts with hospitals and other facility providers, IBC pays using bulk purchasing arrangements that save money at the end of the year but do not produce a uniform discount for each individual claim. Therefore the amount paid by IBC at the time of any given claim may be more or it may be less than the amount used to calculate your liability. It is important to note that all percentages for out-of-network services are percentages of the Plan allowance, not the provider's actual charge.

2 Office visit subject to copayment

3 Combined in/out-of-network



Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross-independent licensees of the Blue Cross and Blue Shield Association.

[www.ibx.com](http://www.ibx.com)

Benefit	In-network	Out-of-network <sup>1</sup>
<b>MATERNITY</b>		
First OB visit	\$20 copayment	50%, after deductible
Hospital	100%	50%, after deductible
<b>INPATIENT HOSPITAL SERVICES</b>	100%	50%, after deductible
<b>INPATIENT HOSPITAL DAYS</b>	Unlimited	70
<b>OUTPATIENT SURGERY</b>	100%	50%, after deductible
<b>EMERGENCY ROOM</b>	\$100 copayment (copayment not waived if admitted)	\$100 copayment (copayment not waived if admitted)
<b>AMBULANCE</b>	100%	50%, after deductible
<b>OUTPATIENT X-RAY/RADIOLOGY</b> (Copayment not applicable when service performed in ER or office setting)		
Routine Radiology/Diagnostic	\$40 copayment	50%, after deductible
MRI/MRA, CT/CTA Scan, PET Scan	\$80 copayment	50%, after deductible
<b>THERAPY SERVICES</b>		
Physical and occupational 30 visits per calendar year <sup>3</sup>	\$40 copayment	50%, after deductible
Cardiac rehabilitation 36 visits per calendar year <sup>3</sup>	\$40 copayment	50%, after deductible
Pulmonary rehabilitation 36 visits per calendar year <sup>3</sup>	\$40 copayment	50%, after deductible
Speech 20 visits per calendar year <sup>3</sup>	\$40 copayment	50%, after deductible
Orthoptic/Pleoptic 8 session lifetime maximum <sup>3</sup>	\$40 copayment	50%, after deductible
<b>SPINAL MANIPULATIONS</b> 20 visits per calendar year <sup>3</sup>	\$40 copayment	50%, after deductible
<b>INJECTABLE MEDICATIONS</b>		
Standard Injectables	100%	50%, after deductible
Biotech/Specialty Injectables	\$100 copayment	50%, after deductible
<b>CHEMO/RADIATION/DIALYSIS</b>	100%	50%, after deductible
<b>OUTPATIENT PRIVATE DUTY NURSING</b> 360 hours per calendar year <sup>3</sup>	90%	50%, after deductible
<b>SKILLED NURSING FACILITY</b> 120 days per calendar year <sup>3</sup>	100%	50%, after deductible
<b>HOSPICE AND HOME HEALTH CARE</b>	100%	50%, after deductible
<b>DURABLE MEDICAL EQUIPMENT</b>	70%	50%, after deductible, \$2,500 benefit maximum per calendar year
<b>PROSTHETICS</b>	70%	50%, after deductible

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<sup>3</sup> Combined in/out-of-network

Benefit	In-network	Out-of-network <sup>1</sup>
<b>MENTAL HEALTH CARE</b>		
Outpatient 20 visits per calendar year <sup>3</sup>	\$40 copayment	50%, after deductible
Inpatient 30 days per calendar year <sup>3</sup>	100%	50%, after deductible, up to 20 days per calendar year
<b>SERIOUS MENTAL ILLNESS CARE</b>		
Outpatient 60 visits per calendar year <sup>3</sup>	\$40 copayment	50%, after deductible
Inpatient 30 days per calendar year <sup>3</sup>	100%	50%, after deductible
<b>SUBSTANCE ABUSE TREATMENT</b>		
Outpatient/Partial facility visits 60 visits per calendar year <sup>3</sup> , 120 visits lifetime maximum <sup>3</sup>	\$40 copayment	50%, after deductible
Rehabilitation 30 days per calendar year <sup>3</sup> , 90 day lifetime maximum <sup>3</sup>	100%	50%, after deductible
Detoxification 7 days per admission <sup>3</sup> , 4 admissions lifetime maximum <sup>3</sup>	100%	50%, after deductible

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3 Combined in/out-of-network

## What is not covered?

- services not medically necessary
- services or supplies that are experimental or investigative except routine costs associated with clinical trials
- hearing aids, hearing examinations/tests for the prescription/fitting of hearing aids, and cochlear electromagnetic hearing devices
- assisted fertilization techniques such as in-vitro fertilization, GIFT, and ZIFT
- reversal of voluntary sterilization
- expenses related to organ donation for non-member recipients
- alternative therapies/complementary medicine
- dental care, including dental implants, and nonsurgical treatment of temporomandibular joint syndrome (TMJ)
- music therapy, equestrian therapy, and hippotherapy
- treatment of sexual dysfunction not related to organic disease except for sexual dysfunction resulting from an injury
- routine foot care, unless medically necessary or associated with the treatment of diabetes
- foot orthotics, except for orthotics and podiatric appliances required for the prevention of complications associated with diabetes
- cranial prostheses including wigs intended to replace hair
- routine physical exams for nonpreventive purposes such as insurance or employment applications, college, or premarital examinations
- contraceptives
- immunizations for travel or employment
- services or supplies payable under Workers' Compensation, Motor Vehicle Insurance, or other legislation of similar purpose
- cosmetic services/supplies
- self-injectable drugs (effective 1/1/2010)
- vision care (except as specified in a group contract)

This summary represents only a partial listing of the benefits and exclusions of the Personal Choice 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 handbook carefully for a complete listing of the terms, limitations, and exclusions of the program. If you need more information, please call 1-800-ASK-BLUE (1-800-275-2583).

## Services that require precertification

### INPATIENT SERVICES

Surgical and nonsurgical inpatient admissions  
 Acute rehabilitation  
 Skilled nursing facility  
 Inpatient hospice  
 Maternity admission (for notification only)

### OUTPATIENT FACILITY/OFFICE SERVICES (other than inpatient)

MRI/MRA  
 CT/CTA scan  
 PET scan  
 Nuclear cardiac studies  
 Hysterectomy  
 Cataract surgery  
 Nasal surgery for submucous resection and septoplasty  
 Transplants (except cornea)  
 Comprehensive outpatient pain management programs (including epidural injections)  
 Obesity surgery  
 Sleep studies  
 Day rehabilitation programs  
 Dental services as a result of accidental injury  
 Uvulopalatopharyngoplasty (including laser-assisted)

### ALL HOME CARE SERVICES (including infusion therapy in the home)

#### INFUSION THERAPY DRUGS

Administered in an Outpatient Facility or in a Professional Provider's Office (see list included in your open enrollment packet)

#### BIRTHING CENTER (for notification only)

#### ELECTIVE (non-emergency) AMBULANCE TRANSPORT

#### OUTPATIENT PRIVATE DUTY NURSING

#### PROSTHETICS AND ORTHOTICS

Purchase items (including repairs and replacements) over \$500 (excluding ostomy supplies)

### DURABLE MEDICAL EQUIPMENT

Purchase items (including repairs and replacements) over \$500, and ALL rentals (except oxygen, diabetic supplies, and unit dose medication for nebulizer)

### RECONSTRUCTIVE PROCEDURES AND POTENTIALLY COSMETIC PROCEDURES

Abdominoplasty  
 Augmentation mammoplasty  
 Blepharoplasty  
 Chemical peels  
 Dermabrasion  
 Excision of redundant skin  
 Keloid removal  
 Lipectomy/Liposuction  
 Orthognathic surgery procedures  
 Mastopexy  
 Otoplasty  
 Panniculectomy  
 Reduction mammoplasty  
 Removal or reinsertion of breast implants  
 Rhinoplasty  
 Surgery for varicose veins  
 Scar revision  
 Subcutaneous mastectomy for gynecomastia

### MENTAL HEALTH/SERIOUS MENTAL ILLNESS/SUBSTANCE ABUSE

Mental health and serious mental illness treatment  
 (Inpatient/Partial Hospitalization Programs/Intensive Outpatient Programs)  
 Substance abuse treatment  
 (Inpatient/Outpatient/Partial Hospitalization)

### BIOTECHNOLOGY/SPECIALTY INJECTABLE DRUGS

(See list included in your open enrollment packet)

Personal Choice® network providers will obtain precertification for you if it is required. You are not required to obtain precertification when treated in a Personal Choice network hospital or facility or by a Personal Choice network physician. Members are not responsible for financial penalties because a Personal Choice network provider does not obtain precertification.

If the provider is a BlueCard® PPO provider of another Blue Plan or you use an out-of-network provider, you must obtain precertification if required. You may be subject to a 20% reduction in benefits if precertification is not obtained.

In addition to the precertification requirements listed above, you should contact Independence Blue Cross and provide prenotification for certain categories of treatment so you will know prior to receiving treatment whether it is a covered service. This applies to network providers and members who elect to receive treatment provided by BlueCard providers, or out-of-network providers. The categories of treatment (in any setting) include

- Any surgical procedure that may be considered potentially cosmetic; and
- Any procedure, treatment, drug, or device that represents new or emerging technology; and
- Services that might be considered experimental/investigative.

Your provider should be able to assist you in determining whether a proposed treatment falls into one of these three categories. You are encouraged to have your provider place the call for you.

Precertification is not a determination of eligibility or a guarantee of payment. Coverage and payment are contingent upon, among other things, the patient being eligible, i.e., actively enrolled in the health benefits plan when the precertification is issued and when approved services occur. Coverage and payment are also subject to limitations, exclusions, and other specific terms of the health benefits plan that apply to the coverage request.