

# Medical Benefit Highlights

## Swarthmore College Keystone 15 HMO

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) <sup>1</sup>		
Individual/Family	\$1,000/\$2,000	Not covered
Coinsurance	0%	Not covered
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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
Nutritional Counseling (6 visits/year)	No charge	Not covered
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Physician Services	Referred	Out-of-Network
Primary Care Physician (PCP) Office Visit		
Office Visit	\$15	Not covered
Telemedicine Visit	\$15	Not covered
Specialist Office Visit		
Office Visit	\$25	Not covered
Telemedicine Visit	\$25	Not covered
Retail Health Clinic Visit	\$15	Not covered
Urgent Care Visit	\$105	Not covered
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Virtual Care <sup>2</sup>	Referred	Out-of-Network
Telemedicine (through MDLive®)	\$5	Not covered
Teledermatology	\$15	Not covered
Telebehavioral Health	\$15	Not covered
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Therapy Services	Referred	Out-of-Network
Physical Therapy (60 consecutive days/year) <sup>3</sup>		
Freestanding	No charge	Not covered
Hospital Based	No charge	Not covered
Occupational Therapy (60 consecutive days/year) <sup>3</sup>		
Freestanding	No charge	Not covered
Hospital Based	No charge	Not covered
Speech Therapy (60 consecutive days/year) <sup>3</sup>	No charge	Not covered
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Emergency Services	Referred	Out-of-Network
Emergency Room (copay waived if admitted)	\$150	Covered at In-Network level
Emergency Ambulance	No charge	Covered at In-Network level
Non-Emergency Ambulance	No charge	Not covered

## Hospital Services

Inpatient Hospital Services

Observation Services (copay waived if admitted)

Maternity Hospital Services

Inpatient Professional Services (includes Maternity)

## Referred

\$100/Day; max of 5 copays per admission

\$150

\$100/Day; max of 5 copays per admission

No charge

## Out-of-Network

Not covered

Not covered

Not covered

Not covered

## Outpatient Surgery

Freestanding

Hospital Based

Outpatient Professional Services

## Referred

\$50

\$50

No charge

## Out-of-Network

Not covered

Not covered

Not covered

## Outpatient Diagnostics

Diagnostic Medical (EKG)

Routine Radiology (X-Ray)

Freestanding

Hospital Based

Advanced Imaging (MRI/MRA,CT/CTA Scan, PET Scan)

Freestanding

Hospital Based

## Referred

No charge

No charge

No charge

No charge

No charge

## Out-of-Network

Not covered

Not covered

Not covered

Not covered

Not covered

## Outpatient Lab and Pathology

Freestanding

Hospital Based

## Referred

No charge

No charge

## Out-of-Network

Not covered

Not covered

## Other Medical Services

Spinal Manipulations (60 visits/year)

Acupuncture (18 visits/year)

Standard Injectables

Allergy Injections

Biotech/Specialty Injectables

Home/Office

Outpatient

Chemotherapy

Dialysis

Skilled Nursing Facility (180 days/year)

Home Health

Hospice

Durable Medical Equipment (DME)

Mental Health – Outpatient (includes serious mental illness and substance abuse)

Mental Health – Inpatient (includes serious mental illness and substance abuse)

Routine Eye Care

## Referred

No charge

\$25

No charge

No charge

No charge

No charge

No charge

No charge

No charge

No charge

No charge

No charge

No charge

\$25

\$100/Day; max of 5 copays per admission

\$25

## Out-of-Network

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

<sup>1</sup> 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 Telemedicine is provided by a designated telemedicine provider, please visit [www.ibx.com/findcarenow](http://www.ibx.com/findcarenow).
  - 3 Physical Therapy, Occupational Therapy, and Speech Therapy combined visit limit.
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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. 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](http://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](http://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](http://www.ibx.com)



# Drug Benefit Highlights

Swarthmore College Select Rx \$15/\$35/\$50 Keystone

## Covered Services

Benefits per Calendar Year
Deductible
Out-of-Pocket Maximum
Formulary

Retail Pharmacy
Tier 1 Generic Drugs
Tier 2 Preferred Brand
Tier 3 Non-Preferred Drugs
Dispensing Limits

Mail Order Pharmacy Available for maintenance drugs
Tier 1 Generic Drugs
Tier 2 Preferred Brand Drugs
Tier 3 Non-Preferred Drugs
Dispensing Limits

Drug Coverage
ACA Preventive Drugs <sup>1</sup>
Compound Medications
Contraceptives
Diabetic Supplies (i.e., test strips)
Glucometers (no copayment/coinsurance required at participating pharmacies)
Insulin
Insulin Needles and Syringes
Lancets (no copayment/coinsurance required at participating pharmacies)
Prescribed Tobacco Cessation Drugs (RX and OTC)
Retin-A (up to Age 35)
Allergy Serum
Biologicals, Investigational/Experimental Drugs
Blood, Blood Plasma
Drugs used for Cosmetic Purposes
Immunization Agents
Injectable Fertility Drugs
Non-Federal Legend Drugs
Over-The-Counter Drugs (Non-Prescription)

## Your Costs (You pay)

In-Network	Out-of-Network
\$0/\$0	\$0/\$0
Combined with Medical Select	Combined with Medical

In-Network	Out-of-Network
\$15	30% Reimbursement
\$35	30% Reimbursement
\$50	30% Reimbursement
30 day supply max	30 day supply max

In-Network	Out-of-Network
\$30	Not covered
\$70	Not covered
\$100	Not covered
90 day supply max	Not covered

In-Network	Out-of-Network
Covered	Covered
Covered	Covered
Covered	Covered
Covered	Covered
Covered	Covered
Covered	Covered
Covered	Covered
Covered	Covered
Covered	Covered
Covered	Covered
Covered	Covered
Covered	Covered
Not covered	Not covered
Not covered	Not covered
Not covered	Not covered
Not covered	Not covered
Not covered	Not covered
Not covered	Not covered
Not covered	Not covered
Not covered	Not covered
Not covered	Not covered

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Weight Control Drugs	Not covered	Not covered
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<sup>1</sup> 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.

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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](http://www.ibx.com/LGBooklet) or call **1-800-ASK-BLUE** (TTY: 711).

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. Drugs used to treat hemophilia are not covered.

All covered self-administered specialty medications except insulin will be provided through the convenient Specialty Pharmacy Program for the appropriate cost sharing indicated above. Benefits are available for up to a thirty (30) days supply.

FutureScripts® network includes more than 65,000 retail pharmacies. You can locate a participating pharmacy near you on [www.ibx.com](http://www.ibx.com) by selecting the Find a Participating Pharmacy feature. FutureScripts® is an independent company providing pharmacy benefit management service.

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](http://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.

**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 schwetzsch, 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. Hódííłnih koji' 1-800-275-2583.

### Urdu:

توجه 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:** សូមមេត្តាចាប់អារម្មណ៍៖ ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥតគិតថ្លៃ។ ទូរសព្ទទៅលេខ 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](mailto: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>.