

Blue Edge Business CDHP 1:

Exclusive Provider Organization (PCP) \$2,750/\$5,500 deductible, 0% co-insurance

Aggregate deductible

\$2,750 if you are on an individual plan
\$5,500 if you are on a two-person or family plan

Aggregate out-of-pocket limit

\$2,750 if you are on an individual plan
\$5,500 if you are on a two-person or family plan

Rx drug out-of-pocket limit

\$1,500 if you are on an individual plan
\$3,000 if you are on a two-person or family plan

This plan has an aggregate deductible. If you are on a two-person or family plan, your family members' combined expenses must meet the entire \$5,500 deductible each year before we begin to pay benefits.

This plan has an aggregate out-of-pocket limit. If you are on a two-person or family plan, once your family member's combined out-of-pocket expenses meet the \$5,500 maximum each year, we pay 100% of the allowed amount for all covered expenses. Prescription drugs have a lower out-of-pocket limit.

YOU MUST USE NETWORK PROVIDERS	YOU PAY	PLAN PAYS
OUTPATIENT CARE		
preventive care Includes well baby, adult preventive, gynecological preventive office visits; includes preventive services such as laboratory, x-ray, screening mammograms, PAP tests and colonoscopies. Excludes diagnostic services.	No cost.	100% of the allowed amount.
primary care provider office visits mental health and substance use disorder office visits may require prior approval specialist office visits may require prior approval chiropractic care prior approval required after 12 visits per year outpatient physical, occupational and speech therapy up to 30 visits combined per calendar year (You have a separate, but equal visit limit for habilitative services.) diagnostic services includes labs, x-ray, etc.; may require prior approval imaging (CT/RET scans, MRI) may require prior approval outpatient surgery prior approval may be required emergency care urgent care care at an urgent care center	Deductible, then no charge.	After you meet your deductible, 100% of the allowed amount.
CARE DURING PREGNANCY		
maternity office visits inpatient delivery	Deductible, then no charge.	After you meet your deductible, 100% of the allowed amount.
INPATIENT CARE		
inpatient care, general hospital Includes mental health and substance abuse and other inpatient care	Deductible, then no charge.	After you meet your deductible, 100% of the allowed amount.
HOME CARE AND REHABILITATION SERVICES		
inpatient skilled nursing or rehabilitation prior approval required for rehabilitation home health and hospice care services prior approval required private duty nursing prior approval required. Up to 14 hours per member per calendar year	Deductible, then no charge.	After you meet your deductible, 100% of the allowed amount.
OTHER SERVICES		
ambulance prior approval required for non-emergency transport medical equipment and supplies prior approval may be required vision exam one exam per year (use Vision Service Plan providers)	Deductible, then no charge. \$20 co-payment.	After you meet your deductible, 100% of the allowed amount. After your co-payment, 100% of the allowed amount..
PRESCRIPTION DRUGS		
prescription drugs (including home delivery) prior approval may be required wellness drugs visit bluecrossvt.org/vermontbluerx to find a list	Deductible, no charge \$5 co-payment for generics 40% co-insurance for preferred brand-name drugs 60% co-insurance for non-preferred brand -name drugs	After you meet your deductible, 100% of the allowed amount. After you meet your co-payment or co-insurance, 100% of the allowed amount