

# Blue Edge Business Co-Pay 1:

Exclusive Provider Organization (PCP) \$30/\$50 OV, \$850/\$1,700, 30% co-insurance

## Stacked deductible

\$850 if you are on an individual plan  
\$1,700 if you are on a two-person or family plan

## Stacked out-of-pocket limit

\$4,500 if you are on an individual plan  
\$9,450 if you are on a two-person or family plan

## Rx drug out-of-pocket limit

\$1,600 if you are on an individual plan  
\$3,200 if you are on a two-person or family plan

**This plan has a stacked deductible.** If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.

**This plan has a stacked out-of-pocket limit.** If you have other family members on this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. Prescription drugs have a lower out-of-pocket limit...

YOU MUST USE NETWORK PROVIDERS	YOU PAY	PLAN PAYS
<b>OUTPATIENT CARE</b>		
<b>preventive care</b> - 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.
<b>primary care provider office visits</b>	\$30 co-payment.	After you pay your co-payment, 100% of the allowed amount.
<b>mental health and substance use disorder office visits</b> may require prior approval		
<b>specialist office visits</b> may require prior approval	\$50 co-payment	After you pay your co-payment, 100% of the allowed amount.
<b>chiropractic care</b> prior approval required after 12 visits per year		
<b>outpatient physical, occupational and speech therapy</b> up to 30 visits combined per calendar year (You have a separate, but equal visit limit for habilitative services.)		
<b>diagnostic services</b> includes labs, x-ray, etc.; may require prior approval	Deductible, then 30% co-insurance.	After you meet your deductible, 70% of the allowed amount.
<b>imaging (CT/RET scans, MRI)</b> may require prior approval		
<b>outpatient surgery</b> prior approval may be required		
<b>emergency care</b>	Deductible, then \$500 co-payment per visit, deductible for physician fee.	After you meet your deductible and co-payment, 100% of the allowed amount.
<b>urgent care</b> care at an urgent care center	\$40 co-payment	After you pay your co-payment, 100% of the allowed amount.
<b>CARE DURING PREGNANCY</b>		
<b>maternity office visits</b>	\$30 co-payment..	After a single co-payment, 100% of the allowed amount.
<b>inpatient delivery</b>	Deductible, then 30% co-insurance.	After you meet your deductible, 70% of the allowed amount.
<b>INPATIENT CARE</b>		
<b>inpatient care, general hospital</b> Includes mental health and substance abuse and other inpatient care	Deductible, then 30% co-insurance.	After you meet your deductible, 70% of the allowed amount.
<b>HOME CARE AND REHABILITATION SERVICES</b>		
<b>inpatient skilled nursing or rehabilitation</b> prior approval required for rehabilitation	Deductible, then 30% co-insurance.	After you meet your deductible, 70% of the allowed amount.
<b>home health and hospice care services</b> prior approval required		
<b>private duty nursing</b> prior approval required. Up to 14 hours per member per calendar year		
<b>OTHER SERVICES</b>		
<b>ambulance</b> prior approval required for non-emergency transport	50% co-payment	After you meet your co-payment, 100% of the allowed amount.
<b>medical equipment and supplies</b> prior approval may be required	Deductible, then 30% co-insurance.	After you meet your deductible, 70% of the allowed amount.
<b>vision exam</b> one exam per year (use Vision Service Plan providers)	\$20 co-payment.	After your co-payment, 100% of the allowed amount..
<b>PRESCRIPTION DRUGS</b>		
<b>prescription drugs (including home delivery)</b> prior approval may be required	<ul style="list-style-type: none"> <li>\$5 co-payment for generics</li> <li>\$100 deductible, then \$50 co-payment for preferred brand-name drugs</li> <li>\$100 deductible, then 50% co-insurance for non-preferred brand -name drugs.</li> </ul>	After your co-payment, deductibles and co-insurance, 100% of the allowed amount.
<b>wellness drugs</b> visit <a href="http://bluecrossvt.org/vermontbluerx">bluecrossvt.org/vermontbluerx</a> to find a list.	<ul style="list-style-type: none"> <li>Same as prescription drugs</li> </ul>	Same as prescription drugs.