Health Advantage
An Independent Licensee of the Blue Cross and Blue Shield Association

Small Group Gold 3000 HSA
Schedule of Benefits

This Schedule of Benefits is part of the Evidence of Coverage, Form 31-25 and is subject to all benefit terms, conditions, limitations, and exclusions contained therein.

Lifetime Maximum – per Member (all services)	No Lifetime Maximum
Dependent Age	26

	In-Network	**Out-of-Network**
Deductible - Individual	$3,000.00	$9,000.00
Deductible – Family	$6,000.00	$18,000.00
Annual Limitation on Cost Sharing - Individual	$3,000.00	Unlimited
Annual Limitation on Cost Sharing - Family	$6,000.00	Unlimited

COVERED BENEFITS AND SERVICES	**In-Network Coinsurance**	**Out-of-Network Coinsurance**
Professional Services		
Primary Care Physician (PCP) Visits	0% after Ded	20% after Ded
Specialist Office Visit (consultation/evaluation only)	0% after Ded	20% after Ded
Services and procedures provided in the Specialist office other than consultation and evaluation	0% after Ded	20% after Ded
Preventive Health Services		
Immunizations (by PCP)	0%	0%
Well Baby Care – through 12 months of age (by PCP)	0%	Not Covered
Well Baby Exam – over 12 months of age (by PCP)	0%	Not Covered
Physical Exams - Adults (by PCP)	0%	Not Covered
Routine Gynecological visit (PCP or GYN)	0%	Not Covered
Mammogram and Pap Smear, PSA	0%	Not Covered
Routine Vision Exam - Adult (One visit per Adult Member every 2 years)	0%	Not Covered
Bone Density	0%	Not Covered
Colonoscopy Screening (For ages 50-75 years of age and 1 every 10 years)	0%	Not Covered
Allergy Services		
Services provided by the PCP	0% after Ded	20% after Ded
Services provided by the Specialist	0% after Ded	20% after Ded
Hospital Services (Prior Approval Required)		
Inpatient Services - Semi-private room (Prior Approval Required)	0% after Ded	20% after Ded
Outpatient Hospital Services	0% after Ded	20% after Ded
Outpatient Surgical Services	0% after Ded	20% after Ded
Emergency Care Services		
Urgent Care Office Visit (consultation/evaluation only)	0% after Ded	20% after Ded
Services and procedures provided in the Urgent Care Center other than consultation and evaluation	0% after Ded	20% after Ded
Emergency Room	0% after In-Network Deductible (Coverage is the same for In-Network and Out-of-Network)	
Observation Services		
Ambulance Services	0% after In-Network Deductible	
Ambulatory Surgery Centers (Prior Approval Required)	0% after Ded	20% after Ded

COVERED BENEFITS AND SERVICES (CONT.)	In-Network Coinsurance	Out-of-Network Coinsurance
Outpatient Diagnostic Services		
Diagnostic Services - Lab and X-ray (Services and procedures performed outside PCP office)	0% after Ded	20% after Ded
Advanced Diagnostic Imaging Services CT Scan, PET Scan, MRI/MRA, Nuclear Cardiology (Prior Approval Required)	0% after Ded	20% after Ded
Maternity and Family Planning Services* (Prior Notification Required)		
Prenatal and Postnatal outpatient care	0% after Ded	20% after Ded
Inpatient Maternity Services	0% after Ded	20% after Ded
Infertility Counseling and Infertility Testing	0% after Ded	Not Covered
Infertility Treatment	Not Covered	Not Covered
Out-of-Network Newborn coverage limited to $2,000 per Member for all services (first 90 days after birth)		
Rehabilitation Services		
Inpatient Rehabilitation Services (Limited to 60 days per Member per Contract Year) (Prior Approval Required)	0% after Ded	Not Covered
Outpatient Rehabilitation Services: Physical, Occupational, and Speech Therapy (Limited to 30 aggregate "therapy" visits per Member per Contract Year)	0% after Ded	Not Covered
Chiropractic Services (Limited to 30 aggregate "therapy" visits per Member per Contract Year)	0% after Ded	Not Covered
Cardiac Rehabilitation (Limited to 36 visits per Member per Contract year) - No coverage in Freestanding Facilities.	0% after Ded	Not Covered
Neurologic Rehabilitation Facility Services (Prior Approval Required) (Limited to 60 days per lifetime.)	0% after Ded	20% after Ded
Habilitation Services		
Developmental Services: (Limited to a maximum of 180 units per Member per Contract Year)	0% after Ded	Not Covered
Outpatient Habilitation Services: Physical, Occupational, and Speech Therapy (Limited to 30 aggregate "therapy" visits per Member per Contract Year)	0% after Ded	Not Covered
Chiropractic Services (Limited to 30 aggregate "therapy" visits per Member per Contract Year)	0% after Ded	Not Covered
Mental Illness and Substance Use Disorder Services		
Inpatient Hospital Inpatient Services - Semi-private room (Prior Approval Required)	0% after Ded	20% after Ded
Partial Hospitalization	0% after Ded	20% after Ded
Residential Treatment Centers (Prior Approval Required) (Limited to 60 days per Member per Contract Year)	0% after Ded	20% after Ded
Outpatient (consultation. evaluation, psychotherapy only)	0% after Ded	20% after Ded
Outpatient Other services and procedures provided in the office or outpatient facility	0% after Ded	20% after Ded

COVERED BENEFITS AND SERVICES (CONT.)	In-Network Coinsurance	Out-of-Network Coinsurance
Durable Medical Equipment (DME) and Medical Supplies (Prior Approval for DME for which cost exceeds $5,000)	0% after Ded	20% after Ded
Prosthetic and Orthotic Devices and Services (Prior Approval on any device for which cost exceeds $20,000)	0% after Ded	20% after Ded
Diabetes Management Services		
Diabetic Supplies, shoes (per Medicare guidelines)	0% after Ded	20% after Ded
Diabetic Self- Management Training (to a maximum Allowance or Allowable Charge of $250)	0%	20% after Ded
Skilled Nursing Facility (Prior Approval Required) (Limited to 60 Days per Member per Contract Year)	0% after Ded	20% after Ded
Home Health Services (Prior Approval Required) (Limited to 50 visits per Member per Contract Year)	0% after Ded	20% after Ded
Hospice Care (Prior Approval Required) (must be approved by Health Advantage)	0% after Ded	Not Covered
Dental Care Services Damage to non-diseased teeth due to accident	0% after Ded	20% after Ded
Reconstructive Surgery (Prior Approval Required)		
Correct defects due to Accident or Surgery	0% after Ded	Not Covered
Reduction Mammoplasty (Prior Approval Required)	0% after Ded	Not Covered
Pediatric Vision- Annual Routine Exam (1pair of glasses with lenses/contacts per Contract Year)	0% after Ded	20% after Ded
Medications		
Hospital or Ambulatory Surgical Center	0% after Ded	20% after Ded
Physician's Office (PCP only)	0% after Ded	20% after Ded
Retail Pharmacy (Drug Store)		
Preventive Medications	0%	Not Covered
Generic Medications	0% after Ded	Not Covered
Preferred Brand Name Medications	0% after Ded	Not Covered
Non-Preferred Brand Name Medications	0% after Ded	Not Covered
Specialty Pharmacy **(Prior Approval Required)**		
Preferred Specialty Medications	0% after Ded	Not Covered
Non-Preferred Specialty Medications	0% after Ded	Not Covered
Home Infusion Therapy Pharmacy - Injectable Medications	0% after Ded	20% after Ded
Organ Transplant Services (Prior Approval Required- except kidney and cornea transplants.)	0% after Ded	Not Covered
Medical Disorder Requiring Specialized Nutrients or Formulas (Prior Approval Required)	0% after Ded	20% after Ded
Hearing Aid Benefits - $1,400 per ear per Member.	0%	0%
Temporomandibular Joint Benefits (Prior Approval Required)	0% after Ded	20% after Ded
Miscellaneous Health Interventions	0% after Ded	20% after Ded

NOTE:

In-Network Services for which the Member has a Coinsurance responsibility are subject to the In-Network Deductible, in most cases.

Out-of-Network Deductible and Coinsurance amounts do not apply to the In-Network Deductible or Annual Limitation on Cost Sharing.
Expenses incurred for services that exceed specific benefit limits are not applied to the Annual Limitation on Cost Sharing.

The Member may be responsible for difference between billed charges and the Allowance or Allowable Charges for services covered at the Out-of-Network benefit level.

Please note that Prior Approval does not guarantee payment or assure coverage; it means only that the information furnished to us at the time indicates that the service or equipment meets the Primary Coverage Criteria set out in your Evidence of Coverage.

All Covered Services are subject to the Health Advantage Allowance or Allowable Charge.