

Benefits at a Glance
Group # 5070

December 1, 2013

PPO Plan

MAJOR MEDICAL

Lifetime Maximum, Deductibles and Out-of-Pocket Limits

	In Network Member Responsibility	Out of Network Member Responsibility
Lifetime Maximum Benefit per Person	Unlimited	
Annual Maximum Benefit per Person	Unlimited	
Calendar Year Deductible	individual - \$0PPO family - \$0PPO	individual - \$10,000 nonPPO family - \$20,000 nonPPO
Out-of-Pocket Maximum	individual - \$3,000 PPO family - \$6,000 PPO	individual - \$20,000 nonPPO family - \$40,000 nonPPO
Member Benefit Percentages (coinsurance)	30% PPO	40% nonPPO

Hospital Services

Inpatient Hospital Services Precertification Required	30% PPO	40% after deductible nonPPO
Outpatient Surgery including Ambulatory Facility	30% PPO	40% after deductible nonPPO
Pre-Admission Testing	30% PPO	40% after deductible nonPPO
Hospital Lab & X-ray	30% PPO	40% after deductible nonPPO
Other Outpatient Services, including MRI, CAT and PET scans Precertification Required	30% PPO	40% after deductible nonPPO

Physician Services

Primary Office Visits	\$20 co-pay PPO	40% after deductible nonPPO
Specialist Office Visits	30% PPO* *once coinsurance max is reached then a \$40 copay per visit PPO	40% after deductible nonPPO
Lab & X-ray	30% PPO	40% after deductible nonPPO
Office Surgery	30% PPO	40% after deductible nonPPO
Surgery - other than office	30% PPO	40% after deductible nonPPO
Hospital Visits	30% PPO	40% after deductible nonPPO
Second Surgical Opinion	As any other office visit	

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Urgent & Emergency Services

Emergency Room Treatment including related services	30% PPO or Non-PPO* *once coinsurance maximum is reached then a \$250 copay per visit	
Urgent Care	30% PPO* *once coinsurance max is reached then a \$75 copay per visit PPO	40% after deductible nonPPO

Routine Wellness Services

Routine Wellness Services	100% covered PPO Includes US Preventive Task Force recommended services and Preventive Services for Women as required by healthcare reform without member cost share	40% after deductible nonPPO
Contraceptive Management	Included in Routine Wellness Services Includes FDA approved contraceptive methods, sterilization procedures and education & counseling for women.	

Mental Health and Substance Abuse Services

Inpatient Hospital Services	30% PPO	40% after deductible nonPPO
Office Visits	\$20 co-pay PPO	40% after deductible nonPPO

Vision Services

Routine Eye Exams	100% up to \$75 in a calendar year
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PRESCRIPTION DRUG CARD

Pharmacy Benefit Manager	Kroger Prescription Plans (KPP)
Retail Pharmacy	10% copay (with a minimum \$7.50) generic 30% copay (with minimum of \$20) Preferred Brand 40% copay (with a minimum of \$35) non-preferred brand each copay covers up to a 30 day supply
Kroger Pharmacy Only Retail Maintenance	10% copay (with a minimum \$15) generic 30% copay (with a minimum \$40) preferred brand 40% copay (with a minimum \$70) non-preferred brand each copay covers up to a 90 day supply at Kroger Pharmacies Only
Mail Order Pharmacy	10% copay (with a minimum \$15) generic 30% copay (with a minimum \$40) preferred brand 40% copay (with a minimum \$70) non-preferred brand each copay covers up to a 90 day supply
Mandatory Generics	Included
Contraceptives	Includes Preventive Services for Women as required by healthcare reform* without member cost share for generics and single source brand. *includes oral contraceptives, transdermal and vaginal ring
Smoking Cessation	Included with prescription* without member cost share for generics and single source brand. *includes nicotine replacement therapy (i.e., gum, lozenge, transdermal patches, inhaler, and nasal spray), sustained-release bupropion, Varenicline Note: limited to 2 cycles of therapy per plan year (1 cycle = 3 months of therapy)

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This summary of benefits is a brief non-legal description of benefits offered by Botetourt County and administered by MedCost Benefit Services. The plan includes additional benefits, limitations and exclusions as outlined in the Summary Plan Description.

PROVIDER SEARCH

To confirm your doctors are in-network or to locate an in-network provider, please visit www.medcost.com and click on "Locate a Provider."

To located providers in Virginia, choose [VHN Plus](#) . This link will take you to the Virginia Health Network provider search screen.

To locate providers in North Carolina, select [MedCost/Medcost Ultra](#) . This link will take you to the MedCost provider search screen.

You can also call MedCost Customer Service at 1-800-795-1023