

# Health Select 500

## Schedule of Benefits



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Produced by GuideStone Financial Resources of the Southern Baptist Convention

Effective 9/1/2009



# Schedule of Benefits

This is your Schedule of Benefits for the Health Select 500 Plan (Plan). The Plan is offered by GuideStone Financial Resources of the Southern Baptist Convention. The Schedule of Benefits highlights the benefits available under the Plan and how your Copayments and Coinsurance works for You and your Dependent(s). It does not tell You all the details about your Plan. Those details are in your Plan booklet. A separate Plan booklet describes the Plan. It tells you:

- How to enroll in the Plan.
- When Plan coverage begins and ends.
- What services and supplies the Plan covers.
- The limitations on any Covered Services and Supplies
- What services and supplies are excluded from Plan coverage.
- How to file a claim for benefits under the Plan.
- The special meanings of some of the words used in the Schedule of Benefits.

The effective date of the Plan is September 1, 2009; however, your effective date is determined by date You enter the Plan. If you received medical services or supplies before your effective date for this Plan; claims for those services or supplies will be paid under the terms of the applicable plan in effect when the claims were incurred. Usually, a claim is incurred when a Covered Service or Supply is received by a Covered Person.

## Important phone numbers

GuideStone Customer Relations: **1-888-98GUIDE (984-8433)**

Highmark Blue Cross Blue Shield (Highmark): **1-866-472-0924**

Blues On Call<sup>sm</sup>: **1-866-472-0924**

Blue Cross Blue Shield Provider Network: **1-800-810-BLUE (2583)**

BlueCard Worldwide<sup>®</sup> (International Claims): **1-800-810-2583 with AT&T access code or collect 804-673-1177**

Highmark Maternity Education and Support Program (**Baby BluePrints<sup>®</sup>**): **1-866-918-5267**

Medco Health Solutions, Inc. (Medco Health): **1-800-555-3432**

Medco Health Solutions, Inc. (International Claims): **1-800-497-4641 with AT&T access code or collect 614-421-8292**

## Important Web sites

*www.GuideStone.org*

*www.bcbs.com*

*www.highmarkbcbs.com*

*www.medco.com*

# Benefit summary

BENEFITS	COVERAGE
<b>Deductible</b> Individual Family	\$500 \$1,000
<b>Payment level/Coinsurance</b> Excludes Copayments	80% after Deductible until Out-of-Pocket Maximum is met; then 100% (based on Provider's Allowable Charge)
<b>Out-of-Pocket Maximum</b> Excludes Deductible, mental health, Alcohol and Drug Abuse treatment	\$3,000 Individual \$3,000 Family
<b>Lifetime Maximum</b>	unlimited
<b>Physician office Visits</b>	80%
<b>Wellness Benefit<sup>1</sup></b>	80%
<b>Emergency Care</b>	80% after \$100 Copayment
<b>Ambulance</b>	80%
<b>Hospital Expenses</b> Inpatient <sup>2</sup> Outpatient	80% 80%
<b>Maternity</b>	80%
<b>Infertility counseling and testing</b>	80%
<b>Medical/Surgical expenses</b>	80%
<b>Chiropractic treatment</b> Maximum 20 Visits per Benefit Period	80%
<b>Organ transplants</b>	100% Blue Distinction Centers 80% Non Blue Distinction Centers
<b>Diagnostic Services</b> (Lab, x-ray, other tests)	80%
<b>Physical Therapy (Professional)</b>	80%
<b>Outpatient Speech and Occupational Therapy (Professional)</b>	80%
<b>Durable Medical Equipment</b>	80%
<b>Skilled Nursing Facility Care</b> Maximum 120 days	80%
<b>Home Health Care</b> Maximum 120 Visits/Benefit Period	80%
<b>Hospice</b> Maximum \$10,000 per episode	80%
<b>Autism Disorders for dependent children</b> Applied Behavior Analysis <sup>3</sup> Speech Therapy <sup>4</sup> Occupational Therapy <sup>5</sup> Physical Therapy <sup>6</sup>	80%

<b>Mental Health and Alcohol or Drug Abuse Inpatient<sup>2</sup></b> Maximum 30 days per Benefit Period/80 days lifetime Outpatient Maximum 50 Visits Benefit Period/150 Visits lifetime	80%  Benefit Period limits 80% for visits 1-10 50% for visits 11-50
<b>Pre-authorization requirements<sup>2</sup></b>	Performed by member Failure to Pre-authorize an Inpatient admission will result in a 20% benefit reduction

- <sup>1</sup> See **Covered Services and Supplies** for information about the Wellness Benefit as defined by the preventive health schedule.
- <sup>2</sup> Member is required to contact Blue Cross Blue Shield Health Care Management Services prior to a planned Inpatient admission or within 48 hours of an emergency admission. If this does not occur and it is later determined that all or part of the Inpatient stay was not Medically Necessary and Appropriate, the patient will be responsible for payment of any costs not covered.
- <sup>3</sup> Applied behavior analysis limited to \$35,000 per Benefit Period and \$150,000 per lifetime only available to dependent children through age 16.
- <sup>4</sup> Speech Therapy is limited to 50 visits per Benefit Period and only available to dependent children to age 6.
- <sup>5</sup> Occupational Therapy is limited to 50 visits per Benefit Period and only available to dependent children through age 16.
- <sup>6</sup> Physical Therapy is limited to 50 visits per Benefit Period and only available to dependent children through age 16.

<b>Outpatient Prescription Drug</b>	<b>Plan pays</b>	<b>You pay<sup>7</sup></b>	<b>Individual<sup>8</sup> Deductible</b>	<b>Family<sup>8</sup> Deductible</b>		
<b>Retail (up to 30-day supply)</b>						
Generic	Cost over Copayment	\$15	\$50	\$100		
Brand name preferred <sup>9</sup>	Cost over Copayment	\$35				
Brand name non-preferred <sup>9</sup>	Cost over Copayment	\$50				
<b>Home delivery (up to 90-day supply)</b>						
Generic	Cost over Copayment	\$35				
Brand name preferred <sup>9</sup>	Cost over Copayment	\$90				
Brand name non-preferred <sup>9</sup>	Cost over Copayment	\$125				
<b>Specialty drug</b>	Cost over Copayment	<i>\$50 for a 30 day supply</i>				

- <sup>7</sup> Copayment or drug cost, whichever is less.
- <sup>8</sup> The Individual deductible and Family deductible for Retail and Home delivery are combined.
- <sup>9</sup> If a brand name drug is purchased when a generic is available, You must pay the generic Copayment **plus** the difference in cost between the brand name drug and its generic equivalent.

# Medical benefits

## Eligible Expenses

This Plan helps pay many of your medical expenses. However, it does not cover all medical expenses and it limits how much it pays for some expenses. Expenses that the Plan may cover are called Eligible Expenses.

To be an Eligible Expense, an expense must meet all of these rules:

- It must be a charge You have to pay for a Covered Service and Supply.
- It must not be more than the Allowable Charge for that Covered Service and Supply.
- It must not be excluded.
- It must not be more than any Plan limit on that Covered Service and Supply.

## Benefit limits

The Plan limits what it covers for some medical Services and supplies. For example, the Plan limits the dollar amounts it pays for some Covered Services and Supplies. It also limits the number of days or Visits it pays for some covered Services.

Read the description of Services and supplies with Plan limits in **Covered Services and Supplies** in the Plan Booklet and the **Benefit summary** for more information on the specific benefit limits.

## Deductibles and Copayments

A Deductible is the amount that You must pay out of your pocket for Eligible Expenses before the Plan pays any benefits. After You pay the Deductible, the Plan pays a percentage of the rest of your Eligible Expenses. As a general rule, the Plan counts the amounts You pay for Eligible Expenses toward your Deductibles.

A Copayment is the amount that You must pay out of your pocket for Eligible Expenses before the Plan pays any benefits. Copayments are not subject to the individual or Family Deductible.

Three separate Deductibles may apply:

- Individual Deductible.
- Family Deductible.
- Emergency Care Copayment (per Visit)

**Individual Deductible:** An individual Deductible is the amount a Covered Person must pay for Eligible Expenses each Benefit Period before the Plan pays any benefits for the Covered Person for the rest of the Benefit Period. After You pay the individual Deductible, the Plan pays a percentage of the rest of your Eligible Expenses. Only payments for Eligible Expenses count toward the individual Deductible.

Your individual Deductible is: **\$500**.

**Family Deductible:** A Family Deductible is the amount You and each Covered Person in your family must pay for Eligible Expenses each Benefit Period before the Plan pays any benefits for each Covered Person in your family for the rest of the Benefit Period. After You pay the family Deductible, the Plan pays a percentage of the rest of the Eligible Expenses for each Covered Person in the Family. Only payments for Eligible Expenses count toward the Family Deductible. No more than a specific amount for each Covered Person in your family will count toward the Family Deductible.

Your Family Deductible is: **\$1,000**. No more than \$500 for each Covered Person in your family will count toward the Family Deductible.

**Emergency Care Copayment.** This Copayment applies to each Emergency Care Visit regardless of whether You have met the individual or Family Deductible.

Your Emergency Care Copayment is: **\$100**

### **Emergency Care Copayment exceptions:**

- This Copayment does not apply if You are admitted as an Inpatient through the emergency room.
- This Copayment does not apply to the individual or Family Deductible.
- The Copayment does not apply to the Out-of-Pocket Maximum and continues to apply once the Out-of-Pocket Maximum is met.

## **Coinsurance**

In most cases, this Plan does not pay for all of your Eligible Expenses. It usually pays only a percentage of Eligible Expenses after You pay your Deductibles and Copayments. This percentage is the Coinsurance.

The Plan's Coinsurance usually is:

- 80% of Eligible Expenses.
- 50% of Eligible Expenses for Mental Illness and Alcohol or Drug Abuse Physician Visits for Outpatient therapy Visits 11 through 50 in a Benefit Period.

Your Coinsurance usually is:

- 20% of Eligible Expenses.
- 50% of Eligible Expenses for Mental Illness and Alcohol or Drug Abuse Physician Visits for Outpatient therapy Visits 11 through 50 in a Benefit Period.

## **Out-of-Pocket Maximum**

Once You pay all applicable Deductibles and Copayments, the Plan limits your Coinsurance for each Benefit Period. This means that after You have paid a certain amount in Coinsurance, the Plan covers 100% of your remaining Eligible Expenses for the rest of that Benefit Period. The Plan counts the amounts You pay for Eligible Expenses toward your Out-of-Pocket Maximum.

Emergency Care Copayments and penalties for not obtaining Pre-authorization review do not count toward the Out-of-Pocket Maximum.

There is an Out-of-Pocket Maximum for each Covered Person and an Out-of-Pocket Maximum for You together with all of your Covered Dependents.

**Individual Out-of-Pocket Maximum:** This is the amount that a Covered Person must pay in a Benefit Period (after Deductibles and Copayments), before the Plan pays 100% of the Covered Person's Eligible Expenses for the rest of the Benefit Period.

**Your individual Out-of-Pocket Maximum is: \$3,000.**

**Family Out-of-Pocket Maximum:** This is the amount that You and the Covered Dependents in your family must pay in a Benefit Period (after Deductibles and Copayments) before the Plan pays 100% of a Covered Person's Eligible Expenses for the rest of the Benefit Period.

**Your family Out-of-Pocket Maximum is: \$3,000.**

**Out-of-Pocket reminders:** These Services and supplies do not count toward the Out-of-Pocket Maximum:

- Mental Illness and Alcohol or Drug Abuse treatment. However, once the Out-of-Pocket Maximum has been reached, Eligible Expenses are paid at 100% for the remainder of the Benefit Period.
- Outpatient Prescription Drugs.
- Deductibles.
- Emergency Care Copayments.





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