



**BlueCross BlueShield
of Vermont**

Independent Licensees of the Blue Cross and Blue Shield Association.



HSA BlueCare - High Deductible Health Plan

\$2,500 / \$5,000 Individual / Family Deductible, 20% Coinsurance

Created For: BRS

BENEFIT HIGHLIGHTS	NETWORK PROVIDERS
Calendar Year Deductible <i>Includes medical and prescription drug benefits. Plan pays on benefits for an individual once he or she has met the individual deductible</i>	\$2,500 Individual \$5,000 Two-Person and Family
Coinsurance	Plan pays 80% of our allowed price after deductible is met and 100% of our allowed price after Out-of-Pocket Limit is met
Calendar Year Out-of-Pocket Limit	\$3,500 Individual \$7,000 Two-Person and Family
Lifetime Maximum <i>Includes medical and prescription drug benefits; excludes transplant services</i>	Unlimited
Transplant Services Benefit Maximum	\$2,000,000 per member per lifetime

OUTPATIENT CARE	NETWORK PROVIDERS	
	YOU PAY	PLAN PAYS
Adult Preventive Office Visits <i>Excludes diagnostic services such as laboratory and x-ray</i>	No member cost	100% of our allowed price
Gynecological Preventive Office Visits <i>Excludes diagnostic services</i>	No member cost	100% of our allowed price
Well Baby and Child Office Visits <i>Includes routine immunizations</i>	No member cost	100% of our allowed price
Screening Mammogram and PAP Test <i>Excludes diagnostic services</i>	No member cost	100% of our allowed price
Colorectal Screening <i>Excludes diagnostic services</i>	No member cost	100% of our allowed price
Maternity Office Visits	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Primary Care Physician Office Visits	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Other Specialist Office Visits	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Mental Health and Substance Abuse Office Visits <i>Requires prior approval</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Chiropractic Visits <i>Prior approval required after 12 visit.</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Diagnostic Services <i>Includes laboratory and x-rays. Prior approval may be required</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit



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OUTPATIENT CARE	YOU PAY	PLAN PAYS
Emergency Care <i>Includes physician and facility services. Covered when your condition meets criteria for necessary emergency care</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Outpatient Surgery <i>Prior approval may be required</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Outpatient Physical, Occupational, and Speech Therapy <i>Up to 30 visits combined per calendar year</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
INPATIENT CARE	YOU PAY	PLAN PAYS
Inpatient Stay (semi-private room or intensive care), includes Mental Health and Substance Abuse care <i>Prior approval required for all mental health and substance abuse treatment; Pre-certification is required for inpatient services</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
HOME CARE AND REHABILITATION SERVICES	YOU PAY	PLAN PAYS
Inpatient Skilled Nursing or Rehabilitation <i>Prior approval required for rehabilitation services</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Home Health and Hospice Care Services	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Cardiac Rehabilitation <i>Up to 36 sessions per acute cardiac event; requires prior approval</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Private Duty Nursing <i>Up to \$2,000 per member per calendar year; Requires prior approval</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
OTHER SERVICES	YOU PAY	PLAN PAYS
Ambulance <i>Includes emergency and routine transport. Prior approval required for non-emergency transport</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Medical Equipment and Supplies <i>Prior approval may be required</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit

PRESCRIPTION DRUGS	YOU PAY	PLAN PAYS
Retail Pharmacy Program <i>Up to a 30-day supply. Prior approval may be required</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit
Mail Order Pharmacy Program <i>Up to a 90-day supply. Prior approval may be required</i>	Deductible, then 20% of our allowed price	80% of our allowed price after deductible; 100% of our allowed price after out-of-pocket limit



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Diabetic medications are covered like any other medication

DME: up to \$25,000 per member per year maximum. Prosthetics and Diabetic Supplies are not included in maximum

Deductible will accumulate January 1 through December 31 with no carry-over to the following year.

Benefit Exclusion Rider

This document summarizes the benefits of your health care plan per calendar year. Your subscriber contract defines the complete terms and conditions of your benefits in detail. Should any questions arise concerning your benefits, your subscriber contract governs.