CareFirst
Family of health care plans

# Virginia Consumer Health Benefits 2017

## Know before you go

*Your health, your money, your decision*

**PCP visits**: The lowest copays and the best option for consistent, quality care.

**Caution**: Services on a hospital campus may incur a separate hospital charge.

**Retail health clinics:** Low copays and after-hours care for minor health concerns.

**Caution—Emergency room**: Highest out-of-pocket costs; explore other options for non-emergency care.

**Labs/X-rays/Imaging:** Use non-hospital facilities for the lowest copays.

**Caution**: These services will cost more if performed in a hospital.

**Surgeries:** Non-hospital (ambulatory) surgery centers will save you money on many outpatient surgeries.

**Generic drugs:** Always your lowest cost option; some are no charge and no deductible.

**Caution:** For the lowest cost, always visit doctors who are in-network.

| | | | SILVER | | | | GOLD | | CATASTROPHIC |
|---|---|---|---|---|---|---|---|---|---|
| | **Virginia CareFirst Plans** | | **BlueChoice HMO HSA Silver $1,500** | **BluePreferred PPO HSA Silver $2,000** | **BlueChoice Plus Silver $2,500** | **BlueChoice HMO Silver $3,500** | **HealthyBlue HMO Gold $1,000** | **HealthyBlue PPO Gold $1,000** | **BlueChoice HMO Young Adult $7,150** |
| | Plan Type | | HMO[1] *Underwritten by CareFirst BlueChoice, Inc.* | PPO[2] *Underwritten by Group Hospitalization and Medical Services, Inc.* | POS[3] *Underwritten by CareFirst BlueChoice, Inc. for in-network benefits and by Group Hospitalization and Medical Services, Inc. for out-of-network benefits.* | HMO[1] *Underwritten by CareFirst BlueChoice, Inc.* | HMO[1] *Underwritten by CareFirst BlueChoice, Inc.* | PPO[2] *Underwritten by Group Hospitalization and Medical Services, Inc.* | HMO[1] *Underwritten by CareFirst BlueChoice, Inc.* |
| | Visit www.carefirst.com/doctor to view participating doctors and facilities—search by plan: | | BlueChoice HMO | BluePreferred PPO | BlueChoice Plus | BlueChoice HMO | HealthyBlue HMO | HealthyBlue PPO | BlueChoice HMO |
| | Rewards | | Earn up to $150 per eligible adult. Dependent children of any age are not eligible. Visit **www.carefirst.com/bluerewards** for more information. | | | | | | |
| | **DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM** | | In-Network | In-Network | In-Network | In-Network | In-Network | In-Network | In-Network |
| 1 | Deductible[4] | | Individual: $1,500<br>Family: $3,000 | Individual: $2,000<br>Family: $4,000 | Individual: $2,500<br>Family: $5,000 | Individual: $3,500<br>Family: $7,000 | Individual: $1,000<br>Family: $2,000 | Individual: $1,000<br>Family: $2,000 | Individual: $7,150<br>Family: $14,300 |
| 2 | Out-of-Pocket Maximum[5] | | Individual: $6,550<br>Family: $13,100 | Individual: $6,550<br>Family: $13,100 | Individual: $6,850<br>Family: $13,700 | Individual: $6,850<br>Family: $13,700 | Individual: $4,500<br>Family: $9,000 | Individual:$4,500<br>Family: $9,000 | Individual: $7,150<br>Family: $14,300 |
| | **PREVENTIVE SERVICES** | | | | | | | | |
| 3 | Preventive Care (e.g. adult physical, well-child care, cancer screenings) | | No charge, no deductible | No charge, no deductible | No charge, no deductible | No charge, no deductible | No charge, no deductible | No charge, no deductible | No charge, no deductible |
| | **PRIMARY CARE AND SPECIALIST SERVICES** | | | | | | | | |
| 4 | Primary Care Provider (PCP) Visits—Office/Non-Hospital (non-preventive) | | $30 copay after deductible | $30 copay after deductible | $30 copay, no deductible | No charge, no deductible | No charge, no deductible | No charge, no deductible | Visits 1–3: No charge, no deductible[6]<br>Visits 4+: No charge after deductible |
| 5 | Specialist Visits—Office/Non-Hospital | | $40 copay after deductible | $40 copay after deductible | $40 copay, no deductible | $50 copay, no deductible | $30 copay, no deductible | $30 copay, no deductible | No charge after deductible |
| 6 | HOSPITAL CHARGE—Add this charge if your primary care or specialist visit takes place in a hospital setting | | $100 copay after deductible | 30% coinsurance after deductible | $100 copay after deductible | $100 copay after deductible | $75 copay after deductible | $75 copay after deductible | No charge after deductible |
| | **RETAIL CLINICS, URGENT AND EMERGENCY SERVICES** | | | | | | | | |
| 7 | Convenience Care/Retail Health Clinics | | $30 copay after deductible | $30 copay after deductible | $30 copay, no deductible | No charge, no deductible | No charge, no deductible | No charge, no deductible | No charge after deductible |
| 8 | Urgent Care Center | | $60 copay after deductible | $60 copay after deductible | $60 copay, no deductible | $60 copay, no deductible | $50 copay, no deductible | $50 copay, no deductible | No charge after deductible |
| 9 | Emergency Room (hospital charge—copays are waived if you are admitted) | | $300 copay after deductible | 30% coinsurance after deductible | $300 copay after deductible | $300 copay after deductible | $300 copay after deductible | $300 copay after deductible | No charge after deductible |
| | **DIAGNOSTIC SERVICES** | | | | | | | | |
| 10 | Labs[7] | Office/Non-Hospital | $25 copay after deductible (LabCorp only) | $25 copay after deductible | $25 copay, no deductible (LabCorp only) | $25 copay, no deductible (LabCorp only) | $15 copay, no deductible (LabCorp only) | $15 copay, no deductible | No charge after deductible (LabCorp only) |
| 11 | | Outpatient Hospital | $90 copay after deductible[8] | 30% coinsurance after deductible | $90 copay after deductible[8] | $90 copay after deductible[8] | $60 copay after deductible[8] | $60 copay after deductible | No charge after deductible[8] |
| 12 | X-rays[7] | Office/Non-Hospital | $55 copay after deductible | $55 copay after deductible | $55 copay, no deductible | $55 copay, no deductible | $65 copay, no deductible | $65 copay, no deductible | No charge after deductible |
| 13 | | Outpatient Hospital | $130 copay after deductible[8] | 30% coinsurance after deductible | $130 copay after deductible[8] | $130 copay after deductible[8] | $100 copay after deductible[8] | $100 copay after deductible | No charge after deductible[8] |
| 14 | Imaging (e.g. MRI, Cat Scan, CT Scan) | Office/Non-Hospital | $250 copay after deductible | $250 copay after deductible | $250 copay, no deductible | $250 copay, no deductible | $250 copay, no deductible | $250 copay, no deductible | No charge after deductible |
| 15 | | Outpatient Hospital | $500 copay after deductible[8] | 30% coinsurance after deductible | $500 copay after deductible[8] | $500 copay after deductible[8] | $350 copay after deductible[8] | $350 copay after deductible | No charge after deductible[8] |
| | **OUTPATIENT SURGERY**<br>**(Members are responsible for both facility and physician charges)** | | | | | | | | |
| 16 | Outpatient Surgery (physician charge) | Non-Hospital/Surgical Center | $40 copay after deductible | $40 copay after deductible | $40 copay, no deductible | $50 copay, no deductible | $30 copay, no deductible | $30 copay, no deductible | No charge after deductible |
| 17 | | Hospital | $40 copay after deductible[8] | $40 copay after deductible | $40 copay after deductible[8] | $50 copay after deductible[8] | $30 copay after deductible[8] | $30 copay after deductible | No charge after deductible[8] |
| 18 | Outpatient Surgery (facility charge) | Non-Hospital/Surgical Center | $300 copay after deductible | $300 copay after deductible | $300 copay, no deductible | $300 copay, no deductible | $300 copay, no deductible | $300 copay, no deductible | No charge after deductible |
| 19 | | Hospital | $450 copay after deductible[8] | 30% coinsurance after deductible | $450 copay after deductible[8] | $450 copay after deductible[8] | $400 copay after deductible[8] | $400 copay after deductible | No charge after deductible[8] |
| | **INPATIENT HOSPITAL SERVICES**<br>**including all inpatient surgery, labor & delivery, mental health related visits**<br>**(Members are responsible for both hospital and physician charges)** | | | | | | | | |
| 20 | Inpatient Services (physician charge) | | $40 copay after deductible | $40 copay after deductible | $40 copay after deductible | $50 copay after deductible | $30 copay after deductible | $30 copay after deductible | No charge after deductible |
| 21 | Inpatient Services (hospital charge) | | $500 copay/day after deductible (up to a copay maximum of $2,500)[8] | 30% coinsurance after deductible | $500 copay/day after deductible (up to a copay maximum of $2,500)[8] | $500 copay/day after deductible (up to a copay maximum of $2,500)[8] | $450 copay/day after deductible (up to a copay maximum of $2,250)[8] | $450 copay/day after deductible (up to a copay maximum of $2,250) | No charge after deductible[8] |
| | **MATERNITY OFFICE VISITS** | | | | | | | | |
| 22 | Preventive Prenatal & Postnatal Office Visits[9] | | No charge, no deductible | No charge, no deductible | No charge, no deductible | No charge, no deductible | No charge, no deductible | No charge, no deductible | No charge, no deductible |
| | **MENTAL HEALTH & SUBSTANCE ABUSE**[9] | | | | | | | | |
| 23 | Office Visits | | $30 copay after deductible | $30 copay after deductible | $30 copay, no deductible | No charge, no deductible | No charge, no deductible | No charge, no deductible | Visits 1–3: No charge, no deductible[6]<br>Visits 4+: No charge after deductible |
| | **PRESCRIPTION DRUGS**[11] | | | | | | | | |
| 24 | Prescription Drug Deductible | | No separate drug deductible;<br>Must meet medical deductible first | No separate drug deductible;<br>Must meet medical deductible first | $250 per person (Tiers 2–4) | $150 per person (Tiers 2–4) | $150 per person (Tiers 2–4) | $150 per person (Tiers 2–4) | No separate drug deductible;<br>Must meet medical deductible first |
| 25 | Generic Drugs (Tier 1) | | $10 copay after deductible | $10 copay after deductible | $10 copay, no deductible | $10 copay, no deductible | No charge, no deductible | No charge, no deductible | No charge after deductible |
| 26 | Preferred Brand Drugs (Tier 2)[12] | | $70 copay after deductible | $50 copay after deductible | $50 copay after deductible | $50 copay after deductible | $50 copay after deductible | $50 copay after deductible | |
| 27 | Non-Preferred Brand Drugs (Tier 3)[13] | | $150 copay after deductible | $70 copay after deductible | $70 copay after deductible | $70 copay after deductible | $70 copay after deductible | $70 copay after deductible | |
| 28 | Specialty Drugs (Tier 4) | | $150 copay after deductible | $150 copay after deductible | $150 copay after deductible | $150 copay after deductible | $150 copay after deductible | $150 copay after deductible | |
| | **OUT-OF-NETWORK** | | | Out-of-Network | Out-of-Network | | | Out-of-Network | |
| 29 | Deductible | | N/A | Individual: $4,000<br>Family: $8,000 | Individual: $5,000<br>Family: $10,000 | N/A | N/A | Individual: $2,000<br>Family: $4,000 | N/A |
| 30 | Out-of-Pocket Maximum | | N/A | Individual: $13,100<br>Family: $26,200 | Individual: $13,700<br>Family: $27,400 | N/A | N/A | Individual: $9,000<br>Family: $18,000 | N/A |

Note: When multiple services are rendered on the same day by more than one provider, member payments are required for each provider.

1 Health Maintenance Organization (HMO) plans underwritten by CareFirst BlueChoice, Inc.
2 Preferred Provider Organization (PPO) plans underwritten by Group Hospitalization and Medical Services, Inc.
3 Point of Service (POS) plans underwritten by CareFirst BlueChoice, Inc. for in-network benefits and by Group Hospitalization and Medical Services, Inc. for out-of-network benefits.
4 For family coverage only – For BlueChoice HMO HSA Silver $1,500 and BluePreferred PPO HSA Silver $2,000: The family deductible must be met before full benefits will be available to any member on the policy. Once the family deductible has been met, full benefits will become available to everyone covered. All other plans: If one member on the policy meets the individual deductible, full benefits will begin for that member. That member will not be able to contribute more than the individual deductible amount towards the family deductible. Once the family deductible has been met, full benefits will be available to all members on the policy.
5 For family coverage only – When one family member meets the individual out-of-pocket maximum, their services will be covered at 100% up to the allowed benefit. Each family member cannot contribute more than the individual out-of-pocket maximum amount. The family out-of-pocket maximum must be met before the services for all remaining family members will be covered at 100% up to the allowed benefit.
6 You receive up to 3 non-preventive primary care visits without needing to meet a deductible.
7 For HMO and POS plans: For in-network benefits, members must use LabCorp for laboratory services and freestanding facilities for diagnostic services and X-rays. Other providers/facilities may be used in POS plans but will be considered out-of-network.
8 Prior authorization required.
9 For non-routine obstetrical care or complications of pregnancy, cost-sharing may apply.
10 For HMO and POS plans: To receive in-network coverage, mental health and substance abuse coverage must be performed by Magellan behavioral health providers. Other providers may be used for out-of-network coverage for POS plans.
11 All out-of-pocket drug costs contribute to the in-network out-of-pocket maximum.
12 If a generic drug becomes available for a preferred brand drug, the preferred brand drug moves to the non-preferred brand drug tier.
13 If a provider prescribes a non-preferred brand drug and the member selects the non-preferred brand drug when a generic drug is available, the member shall pay the applicable copayment as stated above plus the difference between the price of the non-preferred brand drug and the generic drug up to the cost of the drug. This amount will not contribute to the in-network out-of-pocket maximum.

To view participating pharmacies and find out how drugs are covered (e.g. generic vs. non-preferred brand) please visit **www.carefirst.com/acarx**. Please note there are coverage limitations for using non-participating pharmacies.

See a summary of any plan and a glossary of common health insurance terms by visiting **www.carefirst.com/individual**. Just enter your zip code, gender and date of birth to view and compare plans. Look for the Summary of Benefits & Coverage and Uniform Glossary of Coverage & Medical Terms links for each plan by clicking on the plan name and scrolling to the bottom of the box. **Questions?** Ask your broker or call one of our product specialists at 410-356-8000 or toll-free at 800-544-8703 Monday–Friday, 8 a.m.– 6 p.m. and Saturday, 8 a.m.–noon.

**2017 VIRGINIA POLICY FORM NUMBERS:**

**BlueChoice HMO Young Adult $7,150**
VA/CFBC/DB/HMO (1/17)
VA/CFBC/EXC/HMO/YA SOB (1/17)

**BlueChoice HMO Silver $3,500**
VA/CFBC/DB/HMO (1/17)
VA/CFBC/EXC/HMO/SIL 3500 (1/17)

**BlueChoice HMO HSA Silver $1,500**
VA/CFBC/DB/HMO (1/17)
VA/CFBC/EXC/HMO HSA/SIL 1500 (1/17)

**HealthyBlue HMO Gold $1,000**
VA/CFBC/DB/HMO (1/17)
VA/CFBC/EXC/HB HMO/GOLD 1000 (1/17)

**BlueChoice Plus Silver $2,500**
VA/CFBC-CF/DB/BC PLUS (1/17)
VA/CFBC-CF/EXC/BC+/SIL 2500 (1/17)

**BluePreferred PPO HSA Silver $2,000**
VA/CF/DB/BP (1/17)
VA/CF/EXC/BP HSA/SIL 2000 (1/17)

**HealthyBlue PPO Gold $1,000**
VA/CF/DB/BP (1/17)
VA/CF/EXC/HB PPO/GOLD 1000 (1/17)

Not all services and procedures are covered by your benefits contract.
This benefit summary is for comparison purposes only and does not create rights not given through the benefit plan.

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