



BlueChoice HMO HSA

MARYLAND SMALL GROUP REFORM

Summary of Benefits

SERVICES	In-Network You Pay
ANNUAL DEDUCTIBLE	
Individual	\$1,200
Individual & Child(ren) ⁵	\$2,400
Individual & Adult	\$2,400
Family	\$2,400
ANNUAL OUT-OF-POCKET LIMIT	
Individual	\$2,400
Individual & Child(ren) ⁵	\$4,800
Individual & Adult	\$4,800
Family	\$4,800
LIFETIME MAXIMUM	Unlimited
PREVENTIVE SERVICES	
Well-Child Care	
0-24 months	\$10 per visit
24 months-13 years (immunization visit)	\$10 per visit
24 months-13 years (non-immunization visit)	\$20 per visit
14-17 years	\$20 per visit
Adult Physical Examination	\$20 per visit
Routine GYN Visits	\$20 per visit
Mammograms	\$30 per visit
Cancer Screening (Pap Test, Prostate and Colorectal)	\$30 per visit
OFFICE VISITS, LABS & TESTING	
Office Visits for Illness	Deductible, then \$20 PCP/\$30 Specialist per visit
Diagnostic Services	Deductible, then \$30 or 50% of cost, whichever is less
X-ray and Lab Tests	Deductible, then \$30 or 50% of cost, whichever is less
Allergy Testing ⁶	Deductible, then \$20 PCP/\$30 Specialist per visit
Allergy Shots ⁵	Deductible, then \$20 PCP/\$30 Specialist per visit
Outpatient Physical, Speech and Occupational Therapy ⁴ (limited to 30 visits/condition/benefit period)	Deductible, then \$30 per visit
Outpatient Chiropractic ⁴ (limited to 20 visits/condition/benefit period)	Deductible, then \$30 per visit
EMERGENCY CARE AND URGENT CARE	
Physician's Office	Deductible, then \$20 PCP/\$30 Specialist per visit
Urgent Care Center	Deductible, then \$30 per visit
Hospital Emergency Room	Deductible, then \$100 per visit (waived if admitted)
Ambulance (if medically necessary)	No charge after deductible ²
HOSPITALIZATION	
Inpatient Facility Services	Deductible, then \$250 per admission
Outpatient Facility Services	Deductible, then \$30 per visit
Inpatient Physician Services	Deductible, then \$20 PCP/\$30 Specialist per visit
Outpatient Physician Services	Deductible, then \$30 per visit

SERVICES	In-Network You Pay
HOSPITAL ALTERNATIVES	
Home Health Care	No charge after deductible ²
Hospice	No charge after deductible ²
Skilled Nursing Facility (limited to 100 days/benefit period) ⁴	Deductible, then \$30 per day
MATERNITY	
Prenatal and Postnatal Office Visits	Deductible, then \$20 per visit
Delivery and Facility Services	Deductible, then \$250 per admission
Nursery Care of Newborn ³	No charge after deductible ²
Artificial Insemination ¹	Deductible, then 50% of the allowed benefit (after diagnosis is confirmed)
In Vitro Fertilization Procedures ¹	Not covered
MENTAL HEALTH (MH) AND SUBSTANCE ABUSE (SA)	
Inpatient Facility Services (limited to 60 days/benefit period)	Deductible, then \$250 per admission
Inpatient Physician Services	Deductible, then \$20 PCP/\$30 Specialist per visit
Outpatient Services (MH & SA)	Deductible, then 30% of the allowed benefit
Partial Hospitalization ⁴ (each day counts as 1/2 day toward inpatient limit)	Deductible, then \$250 per admission
Medication Management Visit	Deductible, then \$20 PCP/\$30 Specialist per visit
MISCELLANEOUS	
Durable Medical Equipment	No charge after deductible ²
Acupuncture	Not covered unless medically necessary and plan approved for anesthesia and when services are rendered in conjunction with Physical Therapy
Transplants ⁵	Deductible, then covered as stated in Evidence of Coverage
Hearing Aids for ages 0-18 (limited to \$1,400 max per hearing aid every 3 years) ⁶	No charge after deductible ²
VISION	
Routine Exam (Optometrist or Ophthalmologist) (limited to 1 visit/benefit period)	Not covered
Eyeglasses and Contact Lenses	Not covered

¹ Members who are unable to conceive have coverage for the evaluation of infertility services performed to confirm an infertility diagnosis, and some treatment option for infertility. However, assisted reproduction (AI) services performed as treatment option for infertility are only available under the terms of the members contract. Preauthorization required.

² No copayments or coinsurance.

³ Newborns must be enrolled within 31 days of birth.

⁴ CareFirst BlueChoice may be providing your BlueChoice benefits on either a contract or calendar year basis. Please refer to your benefits contract to determine which method applies to your group benefit plan.

⁵ Please refer to your Evidence of Coverage to determine your coverage level.

⁶ If office copayment has been paid additional office copayment not required for this service.

HSAPLANS must be sold with an integrated Rx benefit.

Note: Upon enrollment in CareFirst BlueChoice, you will need to select a Primary Care Physician (PCP).

To select a PCP, go to www.carefirst.com for the most current listing of PCPs from our online provider directory. You may also call the Member Services toll free phone number on the front of your CareFirst BlueChoice ID card for assistance in selecting a PCP or obtaining a printed copy of the CareFirst BlueChoice provider directory.

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

Policy Form Numbers: MD/CFBC/MSGR/EOC (7/06) • MD/CFBC/MSGR/HSA/SOB/ENHANCE (7/06) • MD/CFBC/MSGR/DOCS (7/06) and any amendments.