Independence

Medical Benefit Highlights

Swarthmore College PPO 25/40/150

Covered Services	Your Costs (You pay)	
Benefits per Calendar Year	**In-Network**	**Out-of-Network**
Deductible (Embedded)[1]		
Individual/Family	$0/$0	$500/$1,000
Out-of-Pocket Maximum (Embedded)[2]		
Individual/Family	$1,500/$3,000	$3,000/$6,000
Coinsurance	0%	30%
Preventive Services	**In-Network**	**Out-of-Network**
Preventive Care	No charge	30% no deductible
Preventive Colonoscopy		
Preventive Plus Providers	No charge	Not covered
Hospital Based	No charge	30% no deductible
Nutritional Counseling (6 visit/year)	No charge	30% after deductible
Physician Services	**In-Network**	**Out-of-Network**
Primary Care Physician (PCP)		
Office Visit	$25	30% after deductible
Telemedicine Visit	$25	30% after deductible
Specialist		
Office Visit	$40	30% after deductible
Telemedicine Visit	$40	30% after deductible
Retail Health Clinic Visit	$25	30% after deductible
Urgent Care Visit	$15	30% after deductible
Virtual Care[3] (Through Teladoc®)	**In-Network**	**Out-of-Network**
Telemedicine	$5	Not covered
Teledermatology	$15	Not covered
Telebehavioral Health	$15	Not covered
Therapy Services	**In-Network**	**Out-of-Network**
Physical Therapy (60 visits/year)[4]		
Freestanding	Visits 1-30: $25 Visits 31+: $40	30% after deductible
Hospital Based	Visits 1-30: $25 Visits 31+: $40	30% after deductible
Occupational Therapy (60 visits/year)[4]		
Freestanding	Visits 1-30: $25 Visits 31+: $40	30% after deductible
Hospital Based	Visits 1-30: $25 Visits 31+: $40	30% after deductible
Speech Therapy (60 visits/year)[4]	Visits 1-30: $25 Visits 31+: $40	30% after deductible
Emergency Services	**In-Network**	**Out-of-Network**
Emergency Room (copy waived if admitted)	$150	Covered at In-Network level
Emergency Ambulance	No charge	Covered at In-Network level
Non-Emergency Ambulance	No charge	30% after deductible

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Hospital Services	In-Network	Out-of-Network
Inpatient Hospital Services (In-Network: 365 days/year; Out-of-Network: 70 days/year)[5]	$150/Day; max of 5 copays per admission	30% after deductible
Observation Services (copay waived if admitted)	$150	30% after deductible
Maternity Hospital Services[5]	$150/Day; max of 5 copays per admission	30% after deductible
Inpatient Professional Services (includes Maternity)	No charge	30% after deductible

Outpatient Surgery	In-Network	Out-of-Network
Freestanding	$150	30% after deductible
Hospital Based	$150	30% after deductible
Outpatient Professional Services	No charge	30% after deductible

Outpatient Diagnostics	In-Network	Out-of-Network
Diagnostic Medical (EKG)	$40	30% after deductible
Routine Radiology (X-Ray)		
Freestanding	$40	30% after deductible
Hospital Based	$40	30% after deductible
Advanced Imaging (MRI/MRA,CT/CTA Scan, PET Scan)		
Freestanding	$40	30% after deductible
Hospital Based	$40	30% after deductible

Outpatient Lab and Pathology	In-Network	Out-of-Network
Freestanding	No charge	30% after deductible
Hospital Based	No charge	30% after deductible

Other Medical Services	In-Network	Out-of-Network
Spinal Manipulations (30 visits/year)[6]	$40	30% after deductible
Acupuncture (18 visits/year)[6]	$40	30% after deductible
Standard Injectables	No charge	30% after deductible
Allergy Injections	No charge	30% after deductible
Biotech/Specialty Injectables		
Home/Office	No charge	30% after deductible
Outpatient	No charge	30% after deductible
Chemotherapy	No charge	30% after deductible
Dialysis	No charge	30% after deductible
Skilled Nursing Facility (180 days/year)[6]	No charge	30% after deductible
Home Health	No charge	30% after deductible
Hospice (14 days/year)[6]	No charge	30% after deductible
Durable Medical Equipment (DME)	$40	30% after deductible
Mental Health – Outpatient (includes serious mental illness and substance abuse)		
Office Visit	$40	30% after deductible
All Other Services	$40	30% after deductible
Mental Health – Inpatient (includes serious mental illness and substance abuse)[5]	$150/Day; max of 5 copays per admission	30% after deductible

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1 Embedded deductible: Each covered family member only needs to satisfy his or her individual deductible, not the entire family deductible, prior to receiving plan benefits.

2 Embedded out-of-pocket maximum: Each covered family member only needs to satisfy his or her individual out-of-pocket maximum, not the entire family out-of-pocket maximum.

3 Telemedicine is provided by a designated telemedicine provider, please visit **www.ibx.com/findcarenow**.

4 Physical Therapy, Occupational Therapy, Speech Therapy, and Cognitive Therapy combined visit limit in and out-of-network.

5 Inpatient hospital out-of-network day limit combined for all inpatient medical, maternity, mental health, serious mental illness, and substance abuse services.

6 Combined in and out-of-network.

The Personal Choice® Preferred Provider Organization (PPO) gives you freedom of choice by allowing you to select your own doctors and hospitals. You maximize your coverage by accessing care through Personal Choice's network of hospitals, doctors, and specialists, or by accessing care through preferred providers who participate in the BlueCard® PPO program. If you access care from a provider who does not participate in our network, you will have higher out-of-pocket costs and may have to submit your claim for reimbursement.

This summary represents only a partial listing of benefits and exclusions of the Medical Program described in this summary. If your employer purchases another program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by medical policy. As a result, this managed care plan may not cover all of your health care expenses. Read your contract/member benefit booklet carefully for a complete listing of terms, limitations, and exclusions of the program. For more information about your coverage, or to get a copy of the complete terms of coverage, visit **www.ibx.com/LGBooklet** or call **1-800-ASK-BLUE** (TTY: 711).

Benefits may be changed by Independence Blue Cross to comply with applicable federal/state laws and regulations.

Certain services require preapproval/precertification by the health plan prior to being performed. To obtain a list of services that require authorization, please log on to **http://www.ibx.com/preapproval** or call the phone number that is listed on the back of your identification card.

Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross - Independent licensees of the Blue Cross and Blue Shield Association. **www.ibx.com**

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Drug Benefit Highlights

Swarthmore College Select Rx $15/$35/$50

Covered Services	Your Costs (You pay)	
Benefits per Calendar Year	**In-Network**	**Out-of-Network**
Deductible	$0/$0	$0/$0
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical
Formulary	Select	
Retail Pharmacy	**In-Network**	**Out-of-Network**
Tier 1 Generic Drugs	$15	30% Reimbursement
Tier 2 Preferred Brand Drugs	$35	30% Reimbursement
Tier 3 Non-Preferred Drugs	$50	30% Reimbursement
Dispensing Limits[1]	30 day supply max	30 day supply max
Mail Order Pharmacy Available for maintenance drugs	**In-Network**	**Out-of-Network**
Tier 1 Generic Drugs	$30	Not covered
Tier 2 Preferred Brand Drugs	$70	Not covered
Tier 3 Non-Preferred Drugs	$100	Not covered
Dispensing Limits	90 day supply max	Not covered
Drug Coverage	**In-Network**	**Out-of-Network**
ACA Preventive Drugs[2]	Covered	Covered
Compound Medications	Covered	Covered
Contraceptives	Covered	Covered
Diabetic Supplies (i.e., test strips)	Covered	Covered
Glucometers (no copayment/coinsurance required at participating pharmacies)	Covered	Covered
Insulin	Covered	Covered
Insulin Needles and Syringes	Covered	Covered
Lancets (no copayment/coinsurance required at participating pharmacies)	Covered	Covered
Prescribed Tobacco Cessation Drugs (RX and OTC)	Covered	Covered
Allergy Serum	Not covered	Not covered
Blood, Blood Plasma	Not covered	Not covered
Drugs used for Cosmetic Purposes	Not covered	Not covered
Injectable Fertility Drugs	Not covered	Not covered
Investigational/Experimental Drugs	Not covered	Not covered
Non-Federal Legend Drugs	Not covered	Not covered
Over-The-Counter Drugs (Non-Prescription)	Not covered	Not covered
Weight Control Drugs	Not covered	Not covered

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1 90 day supply for maintenance drugs available at retail.

2 Certain designated preventative medications will not be subject to any cost-sharing or deductibles, but will be subject to the terms and conditions of your benefits contract. Refer to your summary of benefits, member handbook, and/or benefit booklet to determine if your plan includes 100 percent coverage for in-network preventive services.

This summary represents only a partial listing of benefits and exclusions of the Prescription Drug Program described in this summary. If your employer purchases another program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by pharmacy policy. As a result, this program may not cover all of your health care expenses. Read your contract/member benefit booklet carefully for a complete listing of terms, limitations, and exclusions of the program. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.ibx.com/LGBooklet or call **1-800-ASK-BLUE** (TTY: 711).

Your program includes the HDHP Preventive Enhancement benefit for a defined list of drugs. For the drugs on the preventive drug list, the deductible does not apply and you are only responsible for paying the copayment or coinsurance.

Any prescription refilled in excess of the number of refills specified by the physician, or any refill dispensed after one year from the physician's original order are not covered. Devices or supplies except those specifically listed under covered drugs are not covered.

All covered self-administered specialty medications will be provided through the convenient Specialty Pharmacy Program for the appropriate cost sharing indicated above. Benefits are available for up to a thirty (30) days supply.

The pharmacy network includes more than 65,000 retail pharmacies. You can locate a participating pharmacy near you on www.ibx.com by selecting the Find a Participating Pharmacy feature.

Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross - Independent licensees of the Blue Cross and Blue Shield Association. www.ibx.com