

2014 BCBS Retiree Medical

2014 SCHEDULE OF BENEFITS BCBS HDHP PPO		
Plan Feature	Network	Non-Network
Medical Care, Mental Healthcare and Substance Use Disorder Treatment		
Annual HDHP Deductible		
<ul style="list-style-type: none"> • Individual • Family: 2+ Persons 	\$2,750 \$5,500	\$ 5,500 \$11,000
Note: The Annual HDHP Deductible applies to both Medical and Pharmacy benefits and must be met before the Plan pays benefits. The Annual HDHP Coinsurance Maximum also applies to both Medical and Pharmacy benefits.		
Plan/Retiree Medical Coinsurance after HDHP Deductible		
<ul style="list-style-type: none"> • Plan pays • You pay 	80% 20%	60% 40%
HDHP Coinsurance Maximum (Annual Limit after HDHP Deductible)		
<ul style="list-style-type: none"> • Individual • Family: 2+ Persons 	\$2,750 \$5,500	\$ 5,500 \$11,000
Preventive Care (As outlined under "Health Management Programs" (see page 72))	Paid at 100%	No benefits are paid for a Non-Network Provider
Medical Care and Mental Healthcare/Substance Use Disorder Treatment		
Maximum Lifetime Benefit (Combined)	\$2,000,000 Per Person	
Pharmacy Program		
Retail (Up to 31-day supply)*	Pharmacy Coinsurance Percentage** (\$10 minimum,*** \$100 maximum Retiree Pharmacy Coinsurance payment per prescription)	
Retiree Retail Pharmacy Coinsurance after HDHP Deductible		
You pay:	20%	
Tier 1 – Generic	30%	
Tier 2 – Preferred	40%	
Tier 3 – Non-Preferred		
Mail Order (Up to 90-day supply)	Pharmacy Coinsurance Percentage** (\$25 minimum,*** \$150 maximum Retiree Pharmacy Coinsurance payment per prescription)	
Retiree Mail Order Pharmacy Coinsurance after HDHP Deductible		
You pay:	15%	
Tier 1 – Generic	25%	
Tier 2 – Preferred	40%	
Tier 3 – Non-Preferred		
* Certain generic drugs may be purchased at a Retail Pharmacy for a 90-day supply. Contact UHC/OptumRx for more information. ** Retiree Pharmacy Coinsurance counts towards the annual HDHP Coinsurance Maximum. *** If the actual cost of the drug is less than the stated minimum, the member will pay the actual drug cost.		
Note: The Annual HDHP Deductible applies to both Medical and Pharmacy benefits and must be met before the Plan pays benefits.		