

# REED COLLEGE Medical Plan

**Effective Date: April 1, 2011**

## Benefit Summary

<b>Annual Maximum Benefit</b>	\$2,000,000
<b>In-Network Deductible per calendar year</b>	\$250 Per Claimant \$750 Per Family (3 times the Claimant amount)
<b>Out-of-Network Deductible per calendar year</b>	\$500 Per Claimant \$1,500 Per Family (3 times the Claimant amount)
<b>In-Network Maximum coinsurance per calendar year</b>	\$2,000 Per Claimant \$6,000 Per Family (3 times the Claimant amount)
<b>Out-of-Network Maximum coinsurance per calendar year</b>	\$6,000 Per Claimant \$18,000 Per Family (3 times the Claimant amount)
<b>After the maximum coinsurance is met, the Plan pays</b>	100% for the remainder of the calendar year except where noted

## Understanding Your Benefits

- The Plan will begin to pay benefits for covered services in any calendar year only after your deductible is satisfied. Your deductible applies for all services unless otherwise specified. **You have two Deductibles, one for services received by In-Network providers and a separate one for services received by Out-of-Network providers.** Copayments do not count toward the deductible.
- Once you have satisfied any applicable deductible and any applicable copayment, the Plan pays a percentage of the allowed amount for covered services. When payment is less than 100%, you pay the remaining percentage. This is your **Coinsurance** (Claimant Responsibility).

## You Select Your Provider and Control Your Out-of-Pocket Expenses

- **In-Network (Preferred).** You choose to see a preferred provider and save the most in your out-of-pocket expenses. Choosing a preferred provider means you will not be billed for balances beyond any deductible, copayment, and/or coinsurance for covered services. You can find a list of providers at the Claims Administrator Website or by calling Customer Service.
- **Out-of-Network (Participating).** You choose to see a participating provider and your out-of-pocket expenses will generally be higher than if you choose preferred provider. Choosing this category means you will not be billed for balances beyond any deductible, copayment, and/or coinsurance for covered services.
- **Out-of-Network (Non-Participating).** You choose to see a provider that does not have a participating contract with the Claims Administrator and your out-of-pocket expenses will generally be higher than In-Network. Also, choosing this category means you may be billed for balances beyond any deductible, copayment, and/or coinsurance. This is sometimes referred to as balance billing.

<b>Covered Medical Services (Per Claimant)</b>	<b>After Deductible - You Pay In-Network</b>	<b>After Deductible - You Pay Out-of-Network</b>
<b>Office Visits</b> <ul style="list-style-type: none"> <li>▪ Each office visit including therapeutic injections and allergy shots</li> <li>▪ For illness or injury</li> </ul>	\$25 copay (deductible waived)	40%
<b>Preventive Care</b> <ul style="list-style-type: none"> <li>▪ Routine office visits including well-baby care, routine physical exams and annual women's examinations</li> <li>▪ Routine laboratory, radiology and diagnostic procedures including mammography and prostate screenings</li> <li>▪ Routine procedures including routine colonoscopies</li> </ul>	0% (deductible waived)	<b>Participating</b> 0% (deductible waived)  <b>Non-Participating</b> 40%

<b>Covered Medical Services (Per Claimant)</b>	<b>After Deductible - You Pay In-Network</b>	<b>After Deductible - You Pay Out-of-Network</b>
<b>Outpatient Laboratory and Radiology Services</b>	20% (deductible waived)	40%
<b>Professional Services</b> ▪ Surgery, inpatient visits and diagnostic procedures	20%	40%
<b>Ambulance Services</b>	20%	20%
<b>Durable Medical Equipment</b>	20%	40%
<b>Emergency Room (Including Professional Charges)</b> ▪ Copay waived if admitted directly to a hospital or facility on an inpatient basis	20% after \$150 copay (deductible waived)	20% after \$150 copay (deductible waived)
<b>Hearing Aids (For Eligible Dependents see Plan Document)</b> ▪ Hearing evaluations and hearing aids	20%	40%
<b>Hospital Care</b> ▪ Inpatient, Outpatient and Ambulatory Service Facility	20%	40%
<b>Immunizations for Adults and Children</b>	0% (deductible waived)	0% (deductible waived)
<b>Maternity Care</b>	20%	40%
<b>Mental Health/Chemical Dependency Services - Inpatient, Residential and Outpatient</b>	20% (deductible waived for outpatient services)	40% (deductible waived for outpatient services)
<b>Neurodevelopmental Therapy</b> ▪ Covered for children age 17 and under ▪ Inpatient: No limit ▪ Outpatient: 25 visit limit per calendar year	20%	40%
<b>Nutritional Counseling</b> ▪ 3 visit limit per Claimant lifetime	20%	40%
<b>Rehabilitation Services</b> ▪ Inpatient: 30 day limit per calendar year ▪ Outpatient: 25 visit limit per calendar year	20%	40%
<b>Skilled Nursing Facility (SNF) Care</b> ▪ 100 inpatient day limit per calendar year	20%	40%
<b>Temporomandibular Joint (TMJ) Disorders</b>	20%	40%
<b>Tobacco Use Cessation Programs</b> ▪ \$500 per Claimant lifetime maximum benefit	20%	40%

### **Prescription Medication Benefits**

<b>Covered Prescription Medication Services (Per Claimant)</b>	<b>Copay Generic</b>	<b>Copay Formulary Brands</b>	<b>Copay Non-Formulary Brands</b>
<b>Prescription Medications from a Pharmacy</b> ▪ 30-day supply for each prescription	\$20	\$40	\$60
<b>Maintenance Medications from a Mail-Order Supplier</b> ▪ 90-day supply for each prescription	\$30	\$60	\$90

**Please note:** This summary provides a brief description of the Plan benefits, limitations, and exclusions and is not a guarantee of payment. Once enrolled, you can view the Plan benefits online at the Claims Administrator Website, [www.myRegence.com](http://www.myRegence.com). Please refer to the Plan for a complete list of benefits, the limitations and exclusions that apply, and a definition of medical necessity.

## **BlueCard<sup>®</sup> Program (Out of Area Services)**

The BlueCard Program is a unique program that enables you to access hospitals and physicians when outside the four-state area Regence serves (Idaho, Oregon, Utah and Washington), as well as receive care in 200 countries around the world. Find a provider near you at [www.bcbs.com](http://www.bcbs.com) or call 1 (800) 810-BLUE (2583).

## **General Exclusions**

The Plan will not provide benefits for any of the following conditions, treatments, services, supplies or accommodations, including any direct complications or consequences that arise from them. However, these exclusions will not apply with regard to an otherwise covered service for an injury, if the injury results from an act of domestic violence or a medical condition (including physical and mental) and regardless of whether such condition was diagnosed before the injury, as required by federal law. Please refer to the Plan for a complete list of exclusions that apply.

### **Medical Exclusions**

**Alternative Care** including acupuncture, chiropractic care, massage or massage therapy, tobacco use cessation services, and the services of an acupuncturist, a chiropractor, a massage therapist and a naturopath.

**Counseling in the absence of illness**

**Dental Services** provided to prevent, diagnose or treat diseases or conditions of the teeth and adjacent supporting soft tissues, including treatment that restores the function of teeth.

**Expenses Before Coverage Begins or After Coverage Ends:** Services and supplies incurred before your effective date under the Plan or after your termination under the Plan, except as may be provided under the other continuation options of the Plan.

**Growth Hormone Therapy** (coverage for these services may be provided under the prescription medication benefit).

**Hearing Care:** Except as specifically provided under the hearing aids benefit in the Plan benefits, routine hearing examinations, programs or treatment for hearing loss including hearing aids (externally worn or surgically implanted) and the surgery and services necessary to implant them. This exclusion does not apply to cochlear implants.

**Infertility:** Treatment of infertility, except to the extent covered services are required to diagnose such condition, including all assisted reproductive technologies and fertility drugs and medications.

**Investigational Services:** Investigational treatment or procedures (health interventions) and services, supplies and accommodations provided in connection with investigational treatments or procedures.

**Mental Health Treatment For Certain Conditions** including diagnostic codes 302 through 302.9 found in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders for all ages. Additionally, the Plan will not cover any "V code" diagnoses except the following when medically necessary: parent-child relational problems for children five years of age or younger, neglect or abuse of a child for children five years of age or younger and bereavement for children five years of age or younger.

**Motor Vehicle Coverage and Other Insurance Liability**

**Non-Duplication of Medicare:** When, by law, this coverage would not be primary to Medicare had you properly enrolled in Medicare when first eligible, benefits will be reduced to the extent that those benefits are or would have been provided by any part of Medicare, regardless of whether or not you choose to accept those benefits.

**Obesity or Weight Reduction/Control:** Medical treatment, medication, surgical treatment (including reversals), programs or supplies that are intended to result in or relate to weight reduction, regardless of diagnosis or psychological conditions.

**Reversals of Sterilizations** including services and supplies related to reversals of sterilization.

**Self-Help, Self-Care, Training or Instructional Programs** including diet and weight monitoring services, childbirth-related classes including infant care and breast feeding classes, instruction programs including those to learn how to stop smoking and programs that teach a person how to use durable medical equipment or how to care for a family member.

**Services and Supplies Provided by a Member of Your Family**

**Services and Supplies That Are Not Medically Necessary**

**Sexual Dysfunction:** Services and supplies including medications for or in connection with sexual dysfunction regardless of cause, except for counseling services provided by covered, licensed mental health practitioners when mental health services are covered benefits under the Plan.

**Sexual Reassignment Treatment and Surgery:** Treatment, surgery or counseling services for sexual reassignment.

**Third-Party Liability:** Services and supplies for treatment of illness or injury for which a third party is or may be responsible.

**Vision Care:** Routine eye exam and vision hardware. Visual therapy, training and eye exercises, vision orthoptics, surgical procedures to correct refractive errors/astigmatism, reversal or revisions of surgical procedures which alter the refractive character of the eye.

**Work-Related Conditions:** Expenses for services and supplies incurred as a result of any work-related injury or illness, including any claims that are resolved related to a disputed claim settlement. The only exception is if a Participant is exempt from state or federal workers' compensation law.

### **Prescription Medication Exclusions**

**Acne Medication** for the treatment of acne in Claimants over age 39.

**Devices or Appliances** (coverage for devices and appliances may otherwise be provided under the medical benefit).

**Foreign Prescription Medications** except those associated with an emergency medical condition while you are traveling outside the United States, or those you purchase while residing outside the United States.

**Growth Hormones** unless they are preauthorized under the Plan.

**Nonprescription Medications:** Medications that by law do not require a prescription order.

**Off-Label Use Prescription Medications:** Prescription medications that have not yet received FDA approval for the purpose and in the manner they are being prescribed.

**Onychomycosis:** Prescription medications for the treatment of onychomycosis (nail fungus), unless they are preauthorized under the Plan.

**Prescription Medications Dispensed in Connection with Participation in a Clinical Trial**

**Prescription Medications For Treatment of Infertility**

**Prescription Medications Not within a Provider's License:** Prescription medications prescribed by providers who are not licensed to prescribe medications (or that particular medication) or who have a restricted professional practice license.

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