

Keystone Direct POS

C1-F1-01



Keystone Direct POS lets you maintain freedom of choice by allowing you to select your own doctors and hospitals. Under this plan, you must select a Primary Care Physician, but can access most care in-network or out-of-network without a referral. Referrals are required for routine radiology/diagnostic, spinal manipulation and physical/occupational therapy. You maximize your benefits when you access care from a Keystone participating provider. If you access care from a provider who does not participate in our network higher out-of-pocket costs apply.

To get the most out of your benefits program, below are some key terms that you will need to understand.

- **Referral** - Documentation from your PCP authorizing care at a participating specialist for covered services.
- **Preapproval/Precertification** - Approval from Independence Blue Cross (IBC) for non emergency or elective hospital admissions and procedures prior to the admission or procedure. For in-network (referred) services, your participating provider will contact IBC for authorization. For out-of-network (self-referred) services, you are responsible for obtaining approval for certain services. For more information on the services requiring precertification, please refer to the back page of this summary.
- **Designated site** - Most PCPs are required to choose one radiology, physical therapy, occupational therapy and laboratory provider where they will send all their Keystone members. You can view the sites selected by your PCP at www.ibx.com.

Your Member Handbook will provide additional details about your benefits program. It will include information about exclusions and benefits limitations. It is important to note that this program may not cover all your health care services. Services may not be covered because they are not included under your benefits contract, not medically necessary, or limited by a benefit maximum (e.g., visit limit). After reviewing this information, please contact our Customer Service department if you have additional questions.

Benefit	In-Network	Out-of-Network ⁷
BENEFIT PERIOD	Calendar Year ⁵	Calendar Year ⁵
DEDUCTIBLE		
Individual	\$0	\$500
Family	\$0	\$1,500
OUT-OF-POCKET MAXIMUM⁶		
Individual	\$1,000	\$3,000
Family	\$2,000	\$9,000
LIFETIME MAXIMUM	Unlimited	Unlimited
DOCTOR'S OFFICE VISITS		
Primary Care Services	\$10 Copayment ¹	70%, after deductible
Specialist Services	\$20 Copayment	70%, after deductible

To receive the highest level of benefits, you must receive the following services from your Primary Care Physician's designated sites. You can view your Primary Care Physician's designated sites at www.ibx.com.

OUTPATIENT X-RAY/RADIOLOGY^{***}		
Routine Radiology/Diagnostic	\$20 Copayment ²	70%, after deductible
MRI/MRA, CT/CTA Scan, PET Scan	\$40 Copayment	70%, after deductible

* Out-of-Network providers may bill you the difference between the plan allowance, which is the amount paid by the plan, and the provider's actual charge. This amount may be significant.

1 Members must select and use their Primary Care Physician for primary care services.

2 Referral required from Primary Care Physician.

*** Copayment not applicable when service performed in Emergency Room or office setting.

5 A calendar year benefit period begins on January 1 and ends on December 31. The deductible and out-of-pocket maximum amount starts at \$0 at the beginning of each calendar year on January 1.

6 In-network out-of-pocket maximum includes copayments, coinsurance and deductible. Out-of-network out-of-pocket maximum includes coinsurance only.

To receive maximum benefits, services must be provided by a Keystone participating provider. This is a highlight of benefits available. The benefits and exclusions for In-Network and Out-of-Network Care are not the same. All benefits are provided in accordance with the HMO group contract and Out-of-Network benefit booklet/certificate.

The benefits may be changed by IBC to comply with the applicable federal/state laws and regulations.



In-network benefits are underwritten or administered by Keystone Health Plan East;
Out-of-network benefits are underwritten or administered by QCC Insurance Company, subsidiaries of Independence Blue Cross-independent licensees of the Blue Cross and Blue Shield Association.

www.ibx.com

Benefit	In-Network	Out-of-Network [†]
OUTPATIENT LABORATORY/PATHOLOGY⁴	100%	70%, after deductible
PHYSICAL AND OCCUPATIONAL THERAPIES 30 total visits per year for PT/OT combined	\$20 Copayment ²	70%, after deductible
To receive the highest level of benefits, you can see any Keystone Health Plan East participating provider for the following services.		
SPINAL MANIPULATIONS 20 visits per year	\$20 Copayment ²	70%, after deductible
THERAPY SERVICES		
Cardiac Rehabilitation 36 visits per year	\$20 Copayment	70%, after deductible
Pulmonary Rehabilitation 36 visits per year	\$20 Copayment	70%, after deductible
Speech 20 visits per year	\$20 Copayment	70%, after deductible
Orthoptic/Pleoptic 8 session lifetime maximum	\$20 Copayment	70%, after deductible
INPATIENT HOSPITAL SERVICES		
Facility	100%	70%, after deductible ³
Physician/Surgeon	100%	70%, after deductible ³
INPATIENT HOSPITAL DAYS	Unlimited	70 ³
OUTPATIENT SURGERY		
Facility	100%	70%, after deductible
Physician/Surgeon	100%	70%, after deductible
EMERGENCY ROOM	\$100 Copayment (not waived if admitted)	\$100 Copayment, NO deductible (not waived if admitted)
URGENT CARE CENTER	\$70 Copayment	70%, after deductible
AMBULANCE		
Emergency	100%	100%, NO deductible
Non-Emergency	100%	70%, after deductible
MATERNITY		
First OB Visit	\$10 Copayment	70%, after deductible
Hospital	100%	70%, after deductible ³
ROUTINE GYNECOLOGICAL EXAM/PAP 1 per year for women of any age	100%	70%, NO deductible
MAMMOGRAM	100%	70%, NO deductible
NUTRITION COUNSELING FOR WEIGHT MANAGEMENT 6 visits per year	100%	70%, after deductible
PREVENTIVE CARE FOR ADULTS AND CHILDREN	100% ¹	70%, NO deductible
PEDIATRIC IMMUNIZATIONS	100% (office visit copayment does not apply)	70%, NO deductible
ROUTINE EYE EXAM	\$20 Copayment (once every two years)	Not Covered
ALLERGY INJECTIONS (Office visit copayment waived if no office visit is charged)	100%	70%, after deductible
INJECTABLE MEDICATIONS		
Standard Injectables	100%**	70%, after deductible
Biotech/Specialty Injectables	\$50 Copayment	70%, after deductible
CHEMO/RADIATION/DIALYSIS	100%	70%, after deductible
OUTPATIENT PRIVATE DUTY NURSING 360 hours per year	90%	70%, after deductible
SKILLED NURSING FACILITY	100% 120 days per year	70%, after deductible 60 days per year
HOSPICE AND HOME HEALTH CARE	100%	70%, after deductible

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** Office visits subject to copayment.

1 Members must select and use their Primary Care Physician for primary care services.

2 Referral required from Primary Care Physician.

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

4 Lab requisition form required from an in-network provider.

To receive maximum benefits, services must be provided by a Keystone participating provider. This is a highlight of benefits available. The benefits and exclusions for In-Network and Out-of-Network Care are not the same. All benefits are provided in accordance with the HMO group contract and Out-of-Network benefit booklet/certificate.

The benefits may be changed by IBC to comply with the applicable federal/state laws and regulations.

Benefit	In-Network	Out-of-Network [*]
DURABLE MEDICAL EQUIPMENT	70%	50%, after deductible
PROSTHETICS	70%	50%, after deductible
MENTAL HEALTH CARE		
Outpatient	\$20 Copayment	70%, after deductible
Inpatient	100%	70%, after deductible ³
SERIOUS MENTAL ILLNESS CARE		
Outpatient	\$20 Copayment	70%, after deductible
Inpatient	100%	70%, after deductible ³
SUBSTANCE ABUSE TREATMENT		
Outpatient/Partial Facility Visits	\$20 Copayment per visit	70%, after deductible
Inpatient Rehabilitation	100%	70%, after deductible
Detoxification	100%	70%, after deductible ³

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To receive maximum benefits, services must be provided by a Keystone participating provider. This is a highlight of benefits available. The benefits and exclusions for In-Network and Out-of-Network Care are not the same. All benefits are provided in accordance with the HMO group contract and Out-of-Network benefit booklet/certificate.

The benefits may be changed by IBC to comply with the applicable federal/state laws and regulations.

What Is Not Covered?

- Services not medically necessary
- Service or supplies that are experimental or investigative, except routine costs associated with qualifying clinical trials and when approved by Keystone Health Plan East
- Hearing aids, hearing examinations/tests for the prescription/fitting of hearing aids, and cochlear electromagnetic hearing devices
- Assisted fertilization techniques such as in-vitro fertilization, GIFT, and ZIFT
- Reversal of voluntary sterilization
- Expenses related to organ donation for non-member recipients
- Acupuncture
- Dental care, including dental implants, and nonsurgical treatment of temporomandibular joint syndrome (TMJ)
- Music therapy, equestrian therapy, and hippotherapy
- Treatment of sexual dysfunction not related to organic disease, except for sexual dysfunction resulting from an injury
- Routine foot care, unless medically necessary or associated with the treatment of diabetes
- Foot orthotics, except for orthotics and podiatric appliances required for the prevention of complications associated with diabetes
- Cranial prostheses, including wigs intended to replace hair
- Routine physical exams for non-preventive purposes such as insurance or employment applications, college, or premarital examinations
- Immunizations for travel or employment
- Services or supplies payable under Workers' Compensation, Motor Vehicle Insurance, or other legislation of similar purpose
- Cosmetic services/supplies
- Self-injectible drugs
- Alternative therapies/complementary medicine

This summary represents only a partial listing of benefits and exclusions of the Keystone Direct POS 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. This managed care plan may not cover all of your health care expenses. Read your HMO group contract/member handbook and Out-of-Network group health benefits booklet/certificate carefully to determine which health care services are covered. If you need more information, please call 215-241-2240 (if calling within Philadelphia) or 1-800-227-3115 (outside Philadelphia).

Services that require preapproval/precertification

INPATIENT SERVICES

Surgical and Nonsurgical Inpatient Admissions
 Acute Rehabilitation
 Skilled Nursing Facility
 Inpatient Hospice

OUTPATIENT FACILITY/OFFICE SERVICES (other than inpatient)

MRI/MRA
 CT/CTA Scan
 PET Scan
 Nuclear Cardiac Studies
 Hyperbaric Oxygen
 Hysterectomy
 Cataract Surgery
 Cochlear implant surgery
 Nasal Surgery for Submucous Resection and Septoplasty
 Transplants (except cornea)
 Pain management procedures (including epidural injections, transforaminal epidural injections, paravertebral facet joint injections)
 Obesity Surgery
 Day Rehabilitation Programs
 Dental services as a result of accidental injury
 Uvulopalatopharyngoplasty
 (including laser-assisted)

ALL HOME CARE SERVICES (including infusion therapy in the home)

INFUSION THERAPY DRUGS

Administered in an Outpatient Facility or in a Professional Provider's Office (see list included in your open enrollment packet)

MATERNITY ADMISSION AND BIRTHING CENTER (prenotification requested only)

OUTPATIENT PRIVATE DUTY NURSING

PROSTHETICS AND ORTHOTICS

Purchase items over \$500, including repairs and replacements (except ostomy supplies)

DURABLE MEDICAL EQUIPMENT

Purchase items \$500, including repairs and replacements, and ALL rentals (except oxygen, diabetic supplies and unit dose medication for nebulizer)

RECONSTRUCTIVE PROCEDURES & POTENTIALLY COSMETIC PROCEDURES

Blepharoplasty/ptosis repair
 Breast: reconstruction, reduction, augmentation, mammoplasty, mastopexy, insertion and removal of breast implants
 Canthopexy/canthoplasty
 Cervicoplasty
 Chemical Peels
 Dermabrasion
 Excision of excessive skin and/or subcutaneous tissue
 Genetically and bio-engineered skin substitutes for wound care
 Hair transplant
 Injectable dermal fillers
 Keloid Removal
 Labiaplasty
 Lipectomy, liposuction, or any other excess fat removal procedure
 Orthognathic surgery procedures, including but not limited to, bone graft, genioplasty, osteoplasty, mentoplasty, osteotomies
 Otoplasty
 Rhinoplasty
 Rhytidectomy
 Scar Revision
 Skin closures, including skin grafts, skin flaps, tissue grafts
 Sex reassignment surgery
 Surgical treatment of gynecomastia
 Surgery for varicose veins, including perforators and sclerotherapy

MENTAL HEALTH/SERIOUS MENTAL ILLNESS/SUBSTANCE ABUSE

Mental health and serious mental illness treatment
 (Inpatient/partial hospitalization programs/intensive outpatient programs)

Substance Abuse Treatment
 (Inpatient/Outpatient/Partial Hospitalization)

BIOTECHNOLOGY/SPECIALTY INJECTABLE DRUGS (see list included in your open enrollment packet)

SERVICES BY A NON-PARTICIPATING PHYSICIAN/PROVIDER FOR NON-EMERGENCY SERVICES (IN-NETWORK CARE)

Preapproval/precertification is not a determination of eligibility or a guarantee of payment. Coverage and payment are contingent upon, among other things, the patient being eligible, i.e., actively enrolled in the health benefits plan when the preapproval/precertification is issued and when approved services occur. Coverage and payment are also subject to limitations, exclusions, and other specific terms of the health benefits plan that apply to the coverage request. Preapproval/precertification list subject to change annually.

In addition to the preapproval/precertification requirements listed above, you should contact KHPE and provide prenotification for certain categories of treatment so you will know prior to receiving treatment whether it is a covered service. This applies to network providers and members who elect to receive treatment provided by out-of-network providers (for members using Out-of-Network care). The categories of treatment (in any setting) include:

- Any surgical procedure that may be considered potentially cosmetic; and
- Any procedure, treatment, drug, or device that represents 'new or emerging technology;' and
- Services that might be considered experimental/investigative.

Your provider should be able to assist you in determining whether a proposed treatment falls into one of these three categories. You are encouraged to have your provider place the call for you.

PENALTIES:

POS In-Network Care: It is the network provider's responsibility to obtain preapproval for services listed. Members are held harmless from financial penalties if the network provider does not obtain preapproval.

POS Out-of-Network Care: It is the member's responsibility to initiate precertification for the services listed. The member will be subject to a 20% reduction in benefits if precertification is not obtained for the inpatient/outpatient treatment services listed above.