

Blue Cross and Blue Shield PPO Plan • Accenture

Member Services (800) 435-0108

www.bcbsil.com/accenture

Effective 1-1-09

Annual Deductibles	In-Network	Out-of-Network
The amount you pay each year before the plan begins covering your medical expenses is based on your salary.	Salary < \$100,000 \$200 Individual, \$400 Family Salary > \$100,000 \$400 Individual, \$800 Family	Individual \$2,500 Family \$5,000
Annual Out of Pocket Maximums	In-Network	Out-of-Network
Total amount you pay out-of-pocket in one calendar year before the plan pays 100% of your medical expenses is based on your salary.	Salary < \$100,000 \$2,500 Individual, \$5,000 Family Salary > \$100,000 \$3,000 Individual, \$6,000 Family	Individual \$5,000 Family \$10,000
Lifetime Maximum	Unlimited	Unlimited
Hospital	In-Network	Out-of-Network
Inpatient Hospital Services Room allowance is based on the hospital's most common semi-private room rate. Pre-Admission Testing, Skilled Nursing Facilities, Hospice and Coordinated Health Care are also paid on the same basis.	Deductible, then 85%	Deductible, then 65%
Outpatient Surgery and Diagnostic Tests Includes x-rays, blood tests, CAT scans, MRIs, and diagnostic mammograms.	Deductible, then 85%	Deductible, then 65%
Outpatient Hospital Service Including Radiation and Chemotherapy	Deductible, then 85%	Deductible, then 65%
Hospital Emergency Medical/Accident Care If an inpatient admission occurs, the deductible and inpatient 85% coinsurance applies. Utilization Management must be contacted within two business days.	Deductible, then 85%	Deductible, then 85%
Mental Health and Chemical Dependency Services	In-Network	Out-of-Network
Chemical Dependency Outpatient Chemical Dependency (30 visits/year combined in- and out-of-network) Inpatient Chemical Dependency (30 days/lifetime combined in- and out-of-network)	Deductible, then 85% Deductible, then 85%	Deductible, then 65% Deductible, then 65%
Mental Health Services Outpatient Mental Health (30 visits/year combined in- and out-of-network) Inpatient Mental Health (30 days/lifetime combined in- and out-of-network)	Deductible, then 85% Deductible, then 85%	Deductible, then 65% Deductible, then 65%
<i>Mental Health and Chemical Dependency are not combined</i>		
Physician Services	In-Network	Out-of-Network
Preventive Physician Office Visits , consultation, well care exam	100%	Not Covered
Diagnostic Office Visits , consultation	Deductible, then 85%	Deductible, then 65%
Medical/Surgical Benefits or Inpatient/Outpatient Physician Services Includes radiologist's, anesthesiologist's and surgeon's charges.	Deductible, then 85%	Deductible, then 65%
Maternity Care	In-Network	Out-of-Network
Physician Office Visits Initial office visit with pregnancy diagnosis. (Subsequent pre- and post-natal visits are considered part of the global fee for physician services for the delivery)	Deductible, then 85%	Deductible, then 65%
Labs/Ultrasounds	Deductible, then 85%	Deductible, then 65%
Inpatient Hospital Services	Deductible, then 85%	Deductible, then 65%
Well-Care Benefits	In-Network	Out-of-Network
Wellness Care Provides coverage for routine physical exams, immunizations, routine diagnostic tests, routine mammograms, routine pap smear tests, PSA tests, and well child care	100%	Not Covered
Other Covered Services	In-Network	Out-of-Network
Chiropractic Services (\$1,000 calendar year maximum combined in- or out-of-network)	Deductible, then 85%	Deductible, then 65%
Infertility (\$20,000 lifetime maximum per family combined in- or out-of-network for Rx and Medical Combined)	Deductible, then 85%	Deductible, then 65%
Independent Lab Services	Deductible, then 85%	Deductible, then 65%
Physical, Speech and Occupational Therapy (\$2000 per therapy calendar year maximum combined in- and out-of-network; additional visits may be available if approved as medically necessary)	Deductible, then 85%	Deductible, then 65%
<ul style="list-style-type: none"> • Non-emergency ambulance • Durable Medical Equipment and Prosthetics (Rental price covered up to the purchase price) • Blood and blood components • Leg, arm and neck braces • Oxygen (includes administration) • Surgical dressings • Casts and splints 	Deductible, then 85%	Deductible, then 65%

Prescription Drugs		In-Network	Out-of-Network
Retail		Generic – you pay \$10 copay	Generic – 65% coinsurance
Mandatory generic – when you fill a brand name prescription that has a generic equivalent you could pay up to the full cost of the drug.		Formulary Brand – you pay 25% coinsurance (\$35 minimum, \$55 maximum)	Formulary Brand – 65% coinsurance
		Non-Formulary Brand – you pay 25% coinsurance (\$50 minimum, \$70 maximum)	Non-Formulary Brand – 65% coinsurance
Mail Order		Generic –you pay \$25 copay	Mail Order not covered
Mandatory generic – when you fill a brand name prescription that has a generic equivalent you could pay up to the full cost of the drug.		Formulary Brand – you pay 25% coinsurance (\$70 minimum, \$110 maximum)	
		Non-Formulary Brand – you pay 25% coinsurance (\$100 minimum, \$140 maximum)	
90-day supply allowed through retail and mail order. Oral contraceptives available through mail order and retail.			
Basic Provisions			
Utilization Management:	Notification required prior to all elective admissions. Emergency and Obstetric Admission Notification required within 2 business days of admittance. Notification required prior to all fertility services.		
Transplant Coverage:	Cornea, kidney, bone marrow, heart valve, heart, heart/lung, pancreas, and pancreas/kidney, muscular-skeletal or parathyroid human organ or tissues. Transplants are paid as any other condition but must have prior procedural and facility approval by MSA.		
Vision:	One examination per benefit year up to \$75. Hardware (frames, lenses, etc.), \$150 every 24 months.		
Hearing:	One routine hearing exam per calendar year. Unlimited diagnostic exams.		
Other Covered Services:	In some locations, Blue Cross and Blue Shield does not solicit PPO contracts with ancillary providers. In locations where these providers are not solicited, Blue Cross and Blue Shield will pay benefits at the PPO level. Solicited providers may be found using the Provider Finder at www.bcbsil.com/accenture .		
Preventive Care:	Contact Member Services for preventive care coverage specifics.		
<i>Note: This is intended as a brief summary of benefits. The Contracts and Master Plan Document govern in all cases. Not all covered services, exclusions and limitations are shown here.</i>			
At Blue Cross and Blue Shield of Illinois (BCBSIL), we are committed to eco-friendly business practices. Effective 1/1/09, Explanation of Benefit (EOB) statements and history will be available 24/7 on Blue Access for Members (BAM) at www.bcbsil.com/accenture/ to view or print. You can request that electronic EOBs with payment information be e-mailed to you. You can also request to reinstate paper mailing on BAM or call the Full Service Unit number on the back of your ID card for assistance. If the EOB is accompanied by a check, it will be mailed out immediately.			