



A nonprofit corporation and independent licensee
of the Blue Cross and Blue Shield Association

WESTERN MICHIGAN UNIVERSITY

007005281/0044/0045

Community Blue PPOSM ASC

Effective Date: On or after January 2022

Benefits-at-a-glance for 30-Hour ACA Employees

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply. Payment amounts are based on BCBSM's approved amount, less any applicable deductible and/or copay. For a complete description of benefits please see the applicable BCBSM certificates and riders, if your group is underwritten. If your group is self-funded, please see any other plan documents your group uses. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

Preauthorization for Select Services - Services listed in this BAAG are covered when provided in accordance with Certificate requirements and, when required, are preauthorized or approved by BCBSM except in an emergency.

Note: A list of services that require approval **before** they are provided is available online at bcbsm.com/importantinfo. Select **Approving covered services**.

Pricing information for various procedures by in-network providers can be obtained by calling the customer service number listed on the back of your BCBSM ID card and providing the procedure code. Your provider can also provide this information upon request.

Preauthorization for Specialty Pharmaceuticals - BCBSM will pay for FDA-approved specialty pharmaceuticals that meet BCBSM's medical policy criteria for treatment of the condition. The prescribing physician must contact BCBSM to request preauthorization of the drugs. **If preauthorization is not sought, BCBSM will deny the claim and all charges will be the member's responsibility.**

Specialty pharmaceuticals are biotech drugs including high cost infused, injectable, oral and other drugs related to specialty disease categories or other categories. BCBSM determines which specific drugs are payable. This may include medications to treat asthma, rheumatoid arthritis, multiple sclerosis, and many other diseases as well as chemotherapy drugs used in the treatment of cancer, but excludes injectable insulin.

Provider Networks

Your health care benefits include three provider networks or tiers

- **Tier 1:** Sindecuse Health Center and WMU-Unified Clinic. Members will experience the least out-of-pocket costs when services are provided at Sindecuse Health Center and WMU-Unified Clinic. This network will consist of Sindecuse Health Center and WMU-Unified Clinic. Tier 1 is considered In-network and unless otherwise noted, benefits will remain the same as Tier 2.
- **Tier 2:** BCBSM PPO In-network Facility and Professional Providers. When services are performed by a provider who is part of BCBSM's PPO In-network, members will experience greater out-of-pocket costs than services provided under Tier 1
- **Tier 3:** Out-of-network Facility and Professional Providers. Members are subject to the greatest out-of-pocket expenses when treatment is received from out-of-network providers without an authorized referral or in absence of an emergency situation

Blue Cross provides administrative claims services only. Your employer or plan sponsor is financially responsible for claims.

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Member's responsibility (deductibles, copays, coinsurance and dollar maximums)

Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Deductible	<p>\$450 for one member, \$900 for the family (when two or more members are covered under your contract) each calendar year</p> <p>Note: Level 1 deductible amounts also count toward the level 2 deductible.</p> <p>Note: Deductible may be waived for covered services performed in an Level 1 physician's office and for covered mental health and substance use disorder services that are equivalent to an office visit and performed in an in-network physician's office.</p>	<p>\$900 for one member, \$1,800 for the family (when two or more members are covered under your contract) each calendar year</p> <p>Note: Level 2 deductible amounts also count toward the level 1 deductible.</p> <p>Note: Deductible may be waived for covered services performed in an Level 2 physician's office and for covered mental health and substance use disorder services that are equivalent to an office visit and performed in an in-network physician's office.</p>	<p>\$1,800 for one member, \$3,600 for the family (when two or more members are covered under your contract) each calendar year</p> <p>Note: Out-of-network deductible amounts also count toward the level 1 and level 2 deductibles.</p>
Flat-dollar copays	<ul style="list-style-type: none"> \$30 copay for office visits and office consultations with a primary care physician \$40 copay for office visits and office consultations with a specialist \$40 copay for urgent care visits \$150 copay for emergency room visits \$30 copay for medical online visits 	<ul style="list-style-type: none"> \$30 copay for office visits and office consultations with a primary care physician \$40 copay for office visits and office consultations with a specialist \$30 copay for medical online visits \$40 copay for urgent care visits \$150 copay for emergency room visits 	<ul style="list-style-type: none"> \$150 copay for emergency room visits
<p>Coinsurance amounts (percent copays)</p> <p>Note: Coinsurance amounts apply once the deductible has been met.</p>	<ul style="list-style-type: none"> 50% of approved amount for private duty nursing care 10% of approved amount for mental health care and substance use disorder treatment 10% of approved amount for select covered services 	<ul style="list-style-type: none"> 50% of approved amount for private duty nursing care 10% of approved amount for mental health care and substance use disorder treatment 10% of approved amount for select covered services 	<ul style="list-style-type: none"> 50% of approved amount for private duty nursing care 30% of approved amount for mental health care and substance use disorder treatment 30% of approved amount for most other covered services
<p>Annual out-of-pocket maximums - applies to deductibles, flat dollar copays and coinsurance amounts for all covered services - including cost-sharing amounts for prescription drugs, if applicable</p>	<p>\$2,000 for one member, \$4,000 for the family (when two or more members are covered under your contract) each calendar year</p>	<p>\$2,000 for one member, \$4,000 for the family (when two or more members are covered under your contract) each calendar year</p>	<p>\$4,000 for one member, \$8,000 for the family (when two or more members are covered under your contract) each calendar year</p> <p>Note: Out-of-network cost-sharing amounts also count toward the in-network out-of-pocket maximum.</p>
Lifetime dollar maximum	None		

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Preventive care services

Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Health maintenance exam - includes chest x-ray, EKG, cholesterol screening and other select lab procedures	100% (no deductible or copay/coinsurance) Note: Additional well-women visits may be allowed based on medical necessity. One per member per calendar year	100% (no deductible or copay/coinsurance) Note: Additional well-women visits may be allowed based on medical necessity.	Not covered
Gynecological exam	100% (no deductible or copay/coinsurance) Note: Additional well-women visits may be allowed based on medical necessity. One per member per calendar year	100% (no deductible or copay/coinsurance) Note: Additional well-women visits may be allowed based on medical necessity.	Not covered
Pap smear screening - laboratory and pathology services	100% (no deductible or copay/coinsurance) One per member per calendar year	100% (no deductible or copay/coinsurance)	Not covered
Voluntary sterilization for females	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	70% after out-of-network deductible
Prescription contraceptive devices - includes insertion and removal of an intrauterine device by a licensed physician	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	100% after out-of-network deductible
Contraceptive injections	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	70% after out-of-network deductible
Well-baby and child care visits	100% (no deductible or copay/coinsurance) <ul style="list-style-type: none"> 8 visits, birth through 12 months 6 visits, 13 months through 23 months 6 visits, 24 months through 35 months 2 visits, 36 months through 47 months Visits beyond 47 months are limited to one per member per calendar year under the health maintenance exam benefit 	100% (no deductible or copay/coinsurance)	Not covered
Adult and childhood preventive services and immunizations as recommended by the USPSTF, ACIP, HRSA or other sources as recognized by BCBSM that are in compliance with the provisions of the Patient Protection and Affordable Care Act	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	Not covered
Fecal occult blood screening	100% (no deductible or copay/coinsurance) One per member per calendar year	100% (no deductible or copay/coinsurance)	Not covered
Flexible sigmoidoscopy exam	100% (no deductible or copay/coinsurance) One per member per calendar year	100% (no deductible or copay/coinsurance)	Not covered

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Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Prostate specific antigen (PSA) screening	100% (no deductible or copay/coinsurance) One per member per calendar year	100% (no deductible or copay/coinsurance)	Not covered
Routine mammogram and related reading	100% (no deductible or copay/coinsurance) Note: Subsequent medically necessary mammograms performed during the same calendar year are subject to your Level 1 deductible and coinsurance. One per member per calendar year	100% (no deductible or copay/coinsurance) Note: Subsequent medically necessary mammograms performed during the same calendar year are subject to your Level 2 deductible and coinsurance, if applicable.	70% after out-of-network deductible Note: Out-of-network readings and interpretations are payable only when the screening mammogram itself is performed by an in-network provider.
Colonoscopy - routine or medically necessary	100% (no deductible or copay/coinsurance) for the first billed colonoscopy Note: Subsequent colonoscopies performed during the same calendar year are subject to your Level 1 deductible and coinsurance. One per member per calendar year	100% (no deductible or copay/coinsurance) for the first billed colonoscopy Note: Subsequent colonoscopies performed during the same calendar year are subject to your Level 2 deductible and coinsurance.	70% after out-of-network deductible

Physician office services			
Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Office visits - must be medically necessary	<ul style="list-style-type: none"> \$30 copay for each office visit with a primary care physician \$40 copay for each office visit with a specialist 	<ul style="list-style-type: none"> \$30 copay for each office visit with a primary care physician \$40 copay for each office visit with a specialist 	70% after out-of-network deductible
Online visits - by physician or BCBSM selected vendor must be medically necessary	\$30 copay per online visit	\$30 copay per online visit	70% after out-of-network deductible
Outpatient and home medical care visits - must be medically necessary	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
Office consultations - must be medically necessary	<ul style="list-style-type: none"> \$30 copay for each office consultation with a primary care physician \$40 copay for each office consultation with a specialist 	<ul style="list-style-type: none"> \$30 copay for each office consultation with a primary care physician \$40 copay for each office consultation with a specialist 	70% after out-of-network deductible
Urgent care visits - must be medically necessary	\$40 copay per urgent care visit	\$40 copay per urgent care visit	70% after out-of-network deductible

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Benefits	PPO Network		Tier 3 - Out-of-Network
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Emergency medical care			
Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Hospital emergency room	\$150 copay per visit (copay waived if admitted or for an accidental injury)	\$150 copay per visit (copay waived if admitted or for an accidental injury)	\$150 copay per visit (copay waived if admitted or for an accidental injury)
Ambulance services - must be medically necessary	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	90% after Level 2 in-network deductible

Diagnostic services			
Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Laboratory and pathology services	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
Diagnostic tests and x-rays	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
Therapeutic radiology	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible

Maternity services provided by a physician or certified nurse midwife			
Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Prenatal care visits	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	70% after out-of-network deductible
Postnatal care visit	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	70% after out-of-network deductible
Delivery and nursery care	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible

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Hospital care

Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Semiprivate room, inpatient physician care, general nursing care, hospital services and supplies Note: Nonemergency services must be rendered in a participating hospital.	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
	Unlimited days		
Inpatient consultations	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
Chemotherapy	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible

Alternatives to hospital care

Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Skilled nursing care - must be in a participating skilled nursing facility	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	90% after Level 2 in-network deductible
	Limited to a maximum of 120 days per member per calendar year		
Hospice care	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)
	Up to 28 pre-hospice counseling visits before electing hospice services; when elected, four 90-day periods - provided through a participating hospice program only ; limited to dollar maximum that is reviewed and adjusted periodically (after reaching dollar maximum, member transitions into individual case management)		
Home health care: <ul style="list-style-type: none"> must be medically necessary must be provided by a participating home health care agency 	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	90% after Level 2 in-network deductible
Infusion therapy: <ul style="list-style-type: none"> must be medically necessary must be given by a participating Home Infusion Therapy (HIT) provider or in a participating freestanding Ambulatory Infusion Center (AIC) may use drugs that require preauthorization - consult with your doctor 	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	90% after Level 2 in-network deductible

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Surgical services

Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Surgery - includes related surgical services and medically necessary facility services by a participating ambulatory surgery facility	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
Presurgical consultations	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	70% after out-of-network deductible
Voluntary sterilization for males Note: For voluntary sterilizations for females, see " Preventive care services. "	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
Voluntary abortions	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible

Human organ transplants

Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Specified human organ transplants - must be in a designated facility and coordinated through the BCBSM Human Organ Transplant Program (1-800-242-3504)	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance) - in designated facilities only
Bone marrow transplants - must be coordinated through the BCBSM Human Organ Transplant Program (1-800-242-3504)	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
Specified oncology clinical trials Note: BCBSM covers clinical trials in compliance with PPACA.	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
Kidney, cornea and skin transplants	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible

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Behavioral Health Services (Mental Health and Substance Use Disorder)

Note: Some mental health and substance use disorder services are considered by BCBSM to be comparable to an office visit or medical online visit. When a mental health or substance use disorder service is considered by BCBSM to be comparable to an office visit or medical online visit, we will process the claim under your office visit or medical online visit benefit.

Note: BCBSM will cover mental health services performed - MD, DO, Fully Licensed Psychologists, Licensed Professional Counselor (LPC), and Clinical Licensed Master's Social Workers (CLMSWs), Limited Licensed Psychologists (LLPs), Social Workers who have the following social work degrees/certifications: MSSW and MMSW

Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sincuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Inpatient mental health care and inpatient substance use disorder treatment	90% after Level 1 in-network deductible Unlimited days	90% after Level 2 in-network deductible	70% after out-of-network deductible
Residential psychiatric treatment facility: <ul style="list-style-type: none"> covered mental health services must be performed in a residential psychiatric treatment facility treatment must be preauthorized subject to medical criteria 	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
Outpatient mental health care: <ul style="list-style-type: none"> Facility and clinic 	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	90% after Level 2 in-network deductible in participating facilities only
<ul style="list-style-type: none"> Online visits - by physician or BCBSM selected vendor must be medically necessary 	\$30 copay per online visit	\$30 copay per online visit	70% after out-of-network deductible
<ul style="list-style-type: none"> Physician's office 	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
Outpatient substance use disorder treatment - in approved facilities only	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible (in-network cost-sharing will apply if there is no PPO network)

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Autism spectrum disorders, diagnoses and treatment

Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
<p>Applied behavioral analysis (ABA) treatment - when rendered by an approved board-certified behavioral analyst - is covered through age 18, subject to preauthorization</p> <p>Note: Diagnosis of an autism spectrum disorder and a treatment recommendation for ABA services must be obtained by a BCBSM approved autism evaluation center (AAEC) prior to seeking ABA treatment.</p>	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	90% after Level 2 in-network deductible
<p>Outpatient physical therapy, speech therapy, occupational therapy, nutritional counseling for autism spectrum disorder</p>	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible
Physical, speech and occupational therapy with an autism diagnosis is unlimited			
Other covered services, including mental health services, for autism spectrum disorder	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible

Other covered services

Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
<p>Outpatient Diabetes Management Program (ODMP)</p> <p>Note: Screening services required under the provisions of PPACA are covered at 100% of approved amount with no in-network cost-sharing when rendered by an in-network provider.</p> <p>Note: When you purchase your diabetic supplies via mail order you will lower your out-of-pocket costs.</p>	<ul style="list-style-type: none"> 90% after Level 1 in-network deductible for diabetes medical supplies 100% (no deductible or copay/coinsurance) for diabetes self-management training 	<ul style="list-style-type: none"> 90% after Level 2 in-network deductible for diabetes medical supplies 100% (no deductible or copay/coinsurance) for diabetes self-management training 	70% after out-of-network deductible
Allergy testing and therapy	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	70% after out-of-network deductible
Chiropractic spinal manipulation and osteopathic manipulative therapy	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	70% after out-of-network deductible
Limited to a combined 12-visit maximum per member per calendar year			

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Benefits	PPO Network		Tier 3 - Out-of-Network
	Tier 1 - Sindecuse Health Center and WMU-Unified Clinic	Tier 2 - BCBSM PPO In-Network Providers	
Outpatient physical, speech and occupational therapy - provided for rehabilitation	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	70% after out-of-network deductible Note: Services at nonparticipating outpatient physical therapy facilities are not covered.
Limited to a combined 60-visit maximum per member per calendar year			
Durable medical equipment Note: DME items required under the provisions of PPACA are covered at 100% of approved amount with no in-network cost-sharing when rendered by an in-network provider. For a list of covered DME items required under PPACA, call BCBSM.	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	90% after Level 2 in-network deductible
Prosthetic and orthotic appliances	90% after Level 1 in-network deductible	90% after Level 2 in-network deductible	90% after Level 2 in-network deductible
Private duty nursing care	50% after Level 1 in-network deductible	50% after Level 2 in-network deductible	50% after Level 2 in-network deductible
Massage therapy - covered with a prescription from a M.D, D.O., Chiropractor, Physician Assistant or, Nurse Practitioner prior to receipt of services, and performed by a licensed Massage Therapist (with no diagnostic restrictions) Note: Limited to 9 visits per member, per calendar year. Separate from physical, occupational, and speech therapy visit maximums.	\$70 visit maximum subject to 90% after Level 1 in-network deductible	\$70 visit maximum subject to 90% after Level 2 in-network deductible	\$70 visit maximum subject to 70% after out-of-network deductible
Glucose monitor, diabetic test strips and lancets	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance)

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WESTERN MICHIGAN UNIVERSITY

007005281/0044/0045

BCBSM Preferred RX Program

Effective Date: On or after January 2022

Benefits-at-a-glance

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply. Payment amounts are based on BCBSM's approved amount, less any applicable deductible and/or copay/coinsurance. For a complete description of benefits please see the applicable BCBSM certificates and riders, if your group is underwritten or any other plan documents your group uses, if your group is self-funded. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

Prescription Drug Discount Program - Prescription drug manufacturers provide coupon programs for certain medications. Your benefit plan allows you to take advantage of BCBSM-approved coupon programs for select medications. This benefit may lower the cost-sharing typically required for these drugs. Your out-of-pocket expense will be no more than your benefit cost-sharing. When a manufacturer coupon is used, only the amount you paid for the prescription will apply towards your annual out-of-pocket maximum.

NOTE: Adjustments may be required to accurately reflect your annual out-of-pocket maximum to reflect your true out-of-pocket cost.

This program may be discontinued at any time if it is no longer supported by the vendor.

Specialty Pharmaceutical Drugs - The mail order pharmacy for **specialty drugs** is AllianceRx Walgreens Prime, an independent company. Specialty prescription drugs (such as Enbrel® and Humira®) are used to treat complex conditions such as rheumatoid arthritis, multiple sclerosis and cancer. These drugs require special handling, administration or monitoring. AllianceRx Walgreens Prime will handle mail order prescriptions only for specialty drugs. You may obtain specialty drugs through a Walgreens retail pharmacy as well as long as the drug is available at that location. You may want to call ahead to confirm availability at the location. **If you go to a non-AllianceRx Walgreens Prime, you may be responsible for 100% of the cost of the specialty drug.** Other mail order prescription medications can continue to be sent to the OptumRx home delivery pharmacy. (OptumRx is an independent company providing pharmacy benefit services for Blues members.) A list of specialty drugs is available on our Web site at bcbsm.com/pharmacy. If you have any questions, please call AllianceRx Walgreens Prime customer service at 1-866-515-1355.

We will not pay for more than a 30-day supply of a covered prescription drug that BCBSM defines as a "specialty pharmaceutical" whether or not the drug is obtained from a 90-Day Retail Network provider or mail-order provider. We may make exceptions if a member requires more than a 30-day supply. BCBSM reserves the right to limit the quantity of select specialty drugs to no more than a 15-day supply for each fill. Your copay/coinsurance will be reduced by one-half for each fill once applicable deductibles have been met.

Select Controlled Substance Drugs - BCBSM will limit the initial fill of select controlled substances to a 5-day supply. Additional fills for these medications will be limited to no more than a 30-day supply. The controlled substances affected by this prescription drug requirement are available online at bcbsm.com/pharmacy.

Member's responsibility (copays and coinsurance amounts)

Note: Your prescription drug copays and coinsurance amounts, including mail order copay and coinsurance amounts, are subject to the **same** annual out-of-pocket maximum required under your medical coverage. The following prescription drug expenses will not apply to your annual out-of-pocket maximum.

- any difference between the Maximum Allowable Cost and BCBSM's approved amount for a covered brand-name drug
- the 25% member liability for covered drugs obtained from an out-of-network pharmacy

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Benefits		90-day retail network pharmacy	* In-network mail order provider	In-network pharmacy (not part of the 90-day retail network)	Out-of-network pharmacy
Tier 1 - Generic or select prescribed over-the-counter drugs	1 to 30-day period	You pay \$10 copay	You pay \$10 copay	You pay \$10 copay	You pay \$10 copay plus an additional 25% of BCBSM approved amount for the drug
	31 to 83-day period	No coverage	You pay \$20 copay	No coverage	No coverage
	84 to 90-day period	You pay \$25 copay	You pay \$20 copay	No coverage	No coverage
Tier 2 - Preferred brand-name drugs	1 to 30-day period	You pay \$40 copay	You pay \$40 copay	You pay \$40 copay	You pay \$40 copay plus an additional 25% of BCBSM approved amount for the drug
	31 to 83-day period	No coverage	You pay \$80 copay	No coverage	No coverage
	84 to 90-day period	You pay \$100 copay	You pay \$80 copay	No coverage	No coverage
Tier 3 - Nonpreferred brand-name drugs**	1 to 30-day period	You pay \$80 copay	You pay \$80 copay	You pay \$80 copay	You pay \$80 copay plus an additional 25% of BCBSM approved amount for the drug
	31 to 83-day period	No coverage	You pay \$160 copay	No coverage	No coverage
	84 to 90-day period	You pay \$200 copay	You pay \$160 copay	No coverage	No coverage
Tier 4 - Generic and preferred brand-name specialty drug	1 to 30-day period	You pay 15% of the approved amount, but no more than \$150	You pay 15% of the approved amount, but no more than \$150	You pay 15% of the approved amount, but no more than \$150	You pay 15% of the approved amount, but no more than \$150 plus an additional 25% of BCBSM approved amount for the drug
	31 to 83-day period	No coverage	No coverage	No coverage	No coverage
	84 to 90-day period	No coverage	No coverage	No coverage	No coverage
Tier 5 - Nonpreferred brand-name specialty drugs	1 to 30-day period	You pay 25% of the approved amount, but no more than \$300	You pay 25% of the approved amount, but no more than \$300	You pay 25% of the approved amount, but no more than \$300	You pay 25% of the approved amount, but no more than \$300 plus an additional 25% of BCBSM approved amount for the drug
	31 to 83-day period	No coverage	No coverage	No coverage	No coverage
	84 to 90-day period	No coverage	No coverage	No coverage	No coverage
Sindicuse Pharmacy Tier 1 - Generic or select prescribed over-the-counter drugs	1 to 30-day period	Not applicable	Not applicable	You pay \$10 copay	Not applicable
	31 to 83-day period	Not applicable	Not applicable	No coverage	Not applicable
	84 to 90-day period	Not applicable	Not applicable	You pay \$22.50 copay	Not applicable

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Benefits		90-day retail network pharmacy	* In-network mail order provider	In-network pharmacy (not part of the 90-day retail network)	Out-of-network pharmacy
Sindecuse Pharmacy Tier 2 - Preferred brand-name drugs	1 to 30-day period	Not applicable	Not applicable	You pay \$40 copay	Not applicable
	31 to 83-day period	Not applicable	Not applicable	No coverage	Not applicable
	84 to 90-day period	Not applicable	Not applicable	You pay \$90 copay	Not applicable
Sindecuse Pharmacy Tier 3 - Nonpreferred brand-name drugs	1 to 30-day period	Not applicable	Not applicable	You pay \$80 copay	Not applicable
	31 to 83-day period	Not applicable	Not applicable	No coverage	Not applicable
	84 to 90-day period	Not applicable	Not applicable	You pay \$180 copay	Not applicable
Sindecuse Pharmacy Tier 4 - Generic and preferred brand-name specialty drugs	1 to 30-day period	Not applicable	Not applicable	You pay 15% of the approved amount, but not more than \$150	Not applicable
	31 to 83-day period	Not applicable	Not applicable	No coverage	Not applicable
	84 to 90-day period	Not applicable	Not applicable	Not applicable	Not applicable
Sindecuse Pharmacy Tier 5 - Nonpreferred brand-name specialty drugs	1 to 30-day period	Not applicable	Not applicable	You pay 25% of the approved amount, but not more than \$300	Not applicable
	31 to 83-day period	Not applicable	Not applicable	No coverage	Not applicable
	84 to 90-day period	Not applicable	Not applicable	Not applicable	Not applicable
	84 to 90-day period	Not applicable	Not applicable	Not applicable	Not applicable

* BCBSM will not pay for drugs obtained from out-of-network mail order providers, including Internet providers.

Covered services

Benefits	90-day retail network pharmacy	* In-network mail order provider	In-network pharmacy (not part of the 90-day retail network)	Out-of-network pharmacy
FDA-approved drugs	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	75% of approved amount less plan copay/coinsurance
State-controlled drugs	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	75% of approved amount less plan copay/coinsurance

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Benefits	90-day retail network pharmacy	* In-network mail order provider	In-network pharmacy (not part of the 90-day retail network)	Out-of-network pharmacy
FDA-approved generic and select brand-name prescription preventive drugs, supplements and vitamins as required by PPACA	100% of approved amount	100% of approved amount	100% of approved amount	75% of approved amount
Other FDA-approved brand-name prescription preventive drugs, supplements and vitamins as required by PPACA	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	75% of approved amount less plan copay/coinsurance
Adult and childhood select preventive immunizations as recommended by the USPSTF, ACIP, HRSA or other sources as recognized by BCBSM that are in compliance with the provisions of the Patient Protection and Affordable Care Act	100% of approved amount	No coverage	100% of approved amount	75% of approved amount
FDA-approved generic and select brand name prescription contraceptive medication (non-self-administered drugs are not covered) - including prescriptions received from Sincdecuse Pharmacy	100% of approved amount	100% of approved amount	100% of approved amount	75% of approved amount
Other FDA-approved brand name prescription contraceptive medication (non-self-administered drugs are not covered) - including prescriptions received from Sincdecuse Pharmacy	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	75% of approved amount less plan copay/coinsurance
Disposable needles and syringes - when dispensed with insulin or other covered injectable legend drugs Note: Needles and syringes have no copay/coinsurance.	100% of approved amount less plan copay/coinsurance for the insulin or other covered injectable legend drug	100% of approved amount less plan copay/coinsurance for the insulin or other covered injectable legend drug	100% of approved amount less plan copay/coinsurance for the insulin or other covered injectable legend drug	75% of approved amount less plan copay/coinsurance for the insulin or other covered injectable legend drug
Diabetic test strips and lancets	100% of approved amount	100% of approved amount	100% of approved amount	75% of approved amount
Diabetic Drugs - including prescriptions received from Sincdecuse Pharmacy	100% of approved amount	100% of approved amount	100% of approved amount	75% of approved amount less plan copay

* BCBSM will not pay for drugs obtained from out-of-network mail order providers, including Internet providers.

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Features of your prescription drug plan

Custom Drug List	<p>A continually updated list of FDA-approved medications that represent each therapeutic class. The drugs on the list are chosen by the BCBSM Pharmacy and Therapeutics Committee for their effectiveness, safety, uniqueness and cost efficiency. The goal of the drug list is to provide members with the greatest therapeutic value at the lowest possible cost.</p> <ul style="list-style-type: none"> • Tier 1 (generic) - Tier 1 includes generic drugs made with the same active ingredients, available in the same strengths and dosage forms, and administered in the same way as equivalent brand-name drugs. They also require the lowest copay/coinsurance, making them the most cost-effective option for the treatment. • Tier 2 (preferred brand) - Tier 2 includes brand-name drugs from the Custom Drug List. Preferred brand name drugs are also safe and effective, but require a higher copay/coinsurance. • Tier 3 (nonpreferred brand) - Tier 3 contains brand-name drugs not included in Tier 2. These drugs may not have a proven record for safety or as high of a clinical value as Tier 1 or Tier 2 drugs. Members pay the highest copay/coinsurance for these drugs. • Tier 4 (generic and preferred brand-name specialty) - Tier 4 includes covered specialty drugs listed as generic drugs (Tier 1) or preferred brand-name drugs (Tier 2) from the Custom Drug List. These drugs have a proven record for safety and effectiveness, and offer the best value to our members. They have the lowest specialty drug copay/coinsurance. • Tier 5 (nonpreferred brand-name specialty) - Tier 5 includes covered specialty drugs listed as nonpreferred brand name (Tier 3). These drugs may not have a proven record for safety or their clinical value may not be as high as the specialty drugs in Tier 4. They have the highest specialty drug copay/coinsurance.
Mandatory maximum allowable cost drugs	<p>If your prescription is filled by any type of network pharmacy, and the pharmacist fills it with a brand-name drug for which a generic equivalent is available, you MUST pay the difference in cost between the BCBSM approved amount for the brand-name drug dispensed and the maximum allowable cost for the generic drug plus your applicable copay regardless of whether you or your physician requests the brand name drug. Exception: If your physician requests and receives authorization for a nonformulary brand-name drug with a generic equivalent from BCBSM and writes "Dispense as Written" or "DAW" on the prescription order, you pay only your applicable copay. Note: This MAC difference will not be applied toward your annual in-network deductible, nor your annual coinsurance/copay maximum.</p>
Over-the-counter drugs	Excludes benefits for certain over-the-counter drugs.
Quantity of drugs	Your prescription drug coverage has eliminated authorization requirements for select prescription drugs, and quantities of drugs.
Erectile dysfunction drugs	Limited to no more than 6 doses in a 30-day period.

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