

Bend Chamber of Commerce

Provider Network: SmartChoice

Annual Deductible	Per Person, Per Calendar Year	Per Family, Per Calendar Year
Participating Providers	\$3,000	\$6,000
Non-participating Providers	\$7,500	\$15,000
Out-of-Pocket Limit	Per Person, Per Calendar Year	Per Family, Per Calendar Year
Participating Providers	\$6,000	\$12,000
Non-participating Providers	\$15,000	\$30,000

**Please note:** Your actual costs for services provided by a non-participating provider may exceed this policy's out-of-pocket limit for non-participating services. In addition, non-participating providers can bill you for the difference between the amount charged by the provider and the amount allowed by the insurance company, and this amount is not counted toward the non-participating out-of-pocket limit.

### Accident Benefit

The first \$500 of covered expenses within 90 days of an accident is covered at no charge and is not subject to the deductible. The date of injury must occur after the member is enrolled in this plan. If date of injury occurred prior to being enrolled on this plan, this benefit will not apply. The balance is covered as shown below.

**The member is responsible for the above deductible and the following amounts:**

Service	Participating Providers:	Non-participating Providers:
<b>Preventive Care</b>		
Well baby/Well child care	No charge*	Deductible then 50% co-insurance
Routine physicals	No charge*	Deductible then 50% co-insurance
Well woman visits	No charge*	Deductible then 50% co-insurance
Routine mammograms	No charge*	Deductible then 50% co-insurance
Immunizations	No charge*	Deductible then 50% co-insurance
Routine colonoscopy	No charge*	Deductible then 50% co-insurance
Prostate cancer screening	No charge*	Deductible then 50% co-insurance
<b>Professional Services</b>		
Primary care practitioner (PCP) Office and home visits	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Naturopath office visits	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Specialist office and home visits	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Office procedures and supplies	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Surgery	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Outpatient rehabilitation and habilitation services	Deductible then 50% co-insurance	Deductible then 50% co-insurance
<b>Hospital Services</b>		
Inpatient room and board	Deductible then 50% co-insurance	Deductible then 50% co-insurance

Service	Participating Providers:	Non-participating Providers:
Inpatient rehabilitation and habilitation services	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Skilled nursing facility care	Deductible then 50% co-insurance	Deductible then 50% co-insurance
<b>Outpatient Services</b>		
Outpatient surgery/services	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Advanced diagnostic imaging	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Diagnostic and therapeutic radiology/lab and dialysis	Deductible then 50% co-insurance	Deductible then 50% co-insurance
<b>Urgent and Emergency Services</b>		
Urgent care center visits	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Emergency room visits – medical emergency	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Emergency room visits – non-emergency	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Ambulance, ground	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Ambulance, air	Deductible then 50% co-insurance	Deductible then 50% co-insurance+
<b>Maternity Services**</b>		
Physician/Provider services (global charge)	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Hospital/Facility services	Deductible then 50% co-insurance	Deductible then 50% co-insurance
<b>Mental Health/Chemical Dependency Services</b>		
Office visits	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Inpatient care	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Residential programs	Deductible then 50% co-insurance	Deductible then 50% co-insurance
<b>Other Covered Services</b>		
Allergy injections	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Durable medical equipment	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Home health care	Deductible then 50% co-insurance	Deductible then 50% co-insurance
Transplants	Deductible then No charge	Deductible then 50% co-insurance

**This is a brief summary of benefits. Refer to your handbook for additional information or a further explanation of benefits, limitations, and exclusions.**

\* Not subject to annual deductible.

+ Please note that non-participating air ambulance coverage is covered at 500 percent of the Medicare allowable. Contact Customer Service with questions.

\*\* Medically necessary services, medication, and supplies to manage diabetes during pregnancy from conception through six weeks postpartum will not be subject to a deductible, co-payment, or co-insurance.

## Additional Information

### What is the annual deductible?

Your plan's deductible is the amount of money that you pay first, before your plan starts to pay. You'll see that many services, especially preventive care, are covered by the plan without you needing to meet the deductible. The individual deductible applies if you enroll without dependents. If you and one or more dependents enroll, the individual deductible applies for each member only until the family deductible has been met. Deductible expense is applied to the out-of-pocket limit.

Note that there is a separate category for participating and non-participating providers when it comes to meeting your deductible. Only participating provider expense applies to the participating provider deductible and only non-participating provider expense applies to the non-participating provider deductible.

### What is the out-of-pocket limit?

The out-of-pocket limit is the most you'll pay for covered medical expenses during the plan year. Once the out-of-pocket limit has been met, the plan will pay 100 percent of covered charges for the rest of that year. The individual out-of-pocket limit applies only if you enroll without dependents. If you and one or more dependents enroll, the individual out-of-pocket limit applies for each member only until the family out-of-pocket limit has been met. Be sure to check your Member Handbook, as there are some charges, such as non-essential health benefits, penalties and balance billed amounts that do not count toward the out-of-pocket limit.

Note that there is a separate category for participating and non-participating providers when it comes to meeting your out-of-pocket limit. Only participating provider expense applies to the participating provider out-of-pocket limit. Only non-participating provider expense applies to the non-participating provider out-of-pocket limit.

### Primary care practitioner

You must select and use a primary care practitioner (PCP) from the plan's provider directory. The PCP will coordinate healthcare resources to best meet your needs. Referrals are not required.

### Payments to providers

Payment to providers is based on the prevailing or contracted PacificSource fee allowance for covered services. Participating providers accept the fee allowance as payment in full. Non-participating providers are allowed to balance bill any remaining balance that your plan did not cover. Services of non-participating providers could result in out-of-pocket expense in addition to the percentage indicated.

### Preauthorization

Coverage of certain medical services and surgical procedures requires a benefit determination by PacificSource before the services are performed. This process is called 'preauthorization'. Preauthorization is necessary to determine if certain services and supplies are covered under this plan, and if you meet the plan's eligibility requirements. You'll find the most current preauthorization list on our website, [PacificSource.com](http://PacificSource.com).

Bend Chamber of Commerce

This PacificSource health plan includes coverage for prescription drugs and certain other pharmaceuticals, subject to the information below. This benefit includes some drugs required by federal health care reform.

**MEDICAL PLAN DEDUCTIBLE**

You must meet the medical plan deductibles, which are shown on the Medical Benefit Summary, before your prescription drug benefits begin for Tier one, Tier two, Tier three, compound, and/or Tier four prescription drugs.

The amount you pay for covered prescriptions at participating and non-participating pharmacies applies towards your plan’s participating medical out-of-pocket limit, shown on the Medical Benefit Summary. The co-payment and/or co-insurance for prescription drugs obtained from a participating or non-participating pharmacy are waived during the remainder of a calendar year in which you have satisfied the medical out-of-pocket limit.

**PREVENTIVE LIST OF DRUGS**

Your prescription benefit includes certain outpatient drugs as a preventive benefit at no charge\*. This includes specific generic drugs that are taken regularly to prevent a disease or to keep a specific disease or condition from coming back after recovery. Preventive drugs do not include drugs for treating an existing illness, injury, or condition. Preventive drugs are not subject to the deductible. To get a list of covered preventive drugs, call Customer Service or visit [PacificSource.com/drug-list/](http://PacificSource.com/drug-list/).

Each time a covered pharmaceutical is dispensed, you are responsible for the amounts below:

	Tier 1:	Tier 2:	Tier 3:
<b>Participating Retail Pharmacy<sup>^</sup></b>			
Up to a 30 day supply:	Deductible then 50% co-insurance	Deductible then 50% co-insurance	Deductible then 50% co-insurance
<b>Participating Mail Order Pharmacy</b>			
Up to a 90 day supply:	Deductible then 50% co-insurance	Deductible then 50% co-insurance	Deductible then 50% co-insurance
<b>Non-participating Pharmacy</b>			
30 day max fill, no more than three fills allowed per year:	Same as retail		
<b>Tier 4 Specialty Drugs – Participating Specialty Pharmacy</b>			
Up to a 30 day supply:	Deductible then 50% co-insurance		
<b>Tier 4 Specialty Drugs – Not filled through Participating Specialty Pharmacy</b>			
30 day max fill, no more than three fills allowed per year:	Deductible then 50% co-insurance		
<b>Compound Drugs<sup>**</sup></b>			
Up to 30 day supply:	Deductible then 50% co-insurance		

<sup>^</sup> Remember to show your PacificSource ID Card each time you fill a prescription at a retail pharmacy. If your ID card is not used, your benefits cannot be applied.

\* Not subject to annual medical deductible.

\*\* Compounded medications are subject to a prior authorization process. Compounds are generally covered only when all commercially available formulary products have been exhausted and all the ingredients in the compounded medication are on the applicable formulary.

MAC B - Unless the prescribing provider requires the use of a brand name drug, the prescription

*will automatically be filled with a generic drug when available and permissible by state law. If you receive a brand name drug when a generic is available, you will be responsible for the brand name drug's co-payment and/or co-insurance plus the difference in cost between the brand name drug and its generic equivalent after the deductible is met. If your prescribing provider requires the use of a brand name drug, the prescription will be filled with the brand name drug and you will be responsible for the brand name drug's co-payment and/or co-insurance after the deductible is met. The cost difference between the brand name and generic drug does not apply toward the medical plan's deductible or out-of-pocket limit.*

**See your member handbook for important information about your prescription drug benefit, including which drugs are covered, limitations, and more.**