



# Pennsbury School District

| PPO 20/20                                               |                                                                                                  |                                                                     |
|---------------------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| Benefits                                                | In network                                                                                       | Out of network                                                      |
| <b>Deductible</b>                                       | N/A                                                                                              | \$500 individual/\$1,000 family                                     |
| <b>Out of Pocket Maximum</b>                            | \$1,000 individual/\$2,000 family                                                                | \$3,000 individual/\$6,000 family                                   |
| <b>Primary Care Physician Office Visit</b>              | \$20 copay                                                                                       | 80%, after deductible                                               |
| <b>Primary Care Services at DVHT Health Center</b>      | \$0 copay                                                                                        | N/A                                                                 |
| <b>Specialist Office Visit</b>                          | \$20 copay                                                                                       | 80%, after deductible                                               |
| <b>Preventive Care*</b>                                 | 100%, no copay                                                                                   | 80%, no deductible                                                  |
| <b>Routine GYN exam/Pap*</b>                            | 100%, no copay                                                                                   | 80%, no deductible                                                  |
| <b>Pediatric immunizations*</b>                         | 100%, no copay                                                                                   | 80%, no deductible                                                  |
| <b>Mammography*</b>                                     | 100%, no copay                                                                                   | 80%, no deductible                                                  |
| <b>Hospitalization</b>                                  | 100%, no copay                                                                                   | 80%, after deductible                                               |
| <b>Maternity</b>                                        | \$20 copay, initial visit only. Inpatient hospitalization 100%, no copay.                        | 80%, after deductible                                               |
| <b>Ambulance</b>                                        | 100%, no copay                                                                                   | Emergency 100%, no deductible. Non-emergency 80%, after deductible. |
| <b>Emergency Room</b>                                   | \$40 copay, no deductible. Copay waived if admitted**                                            |                                                                     |
| <b>Urgent Care Facility***</b>                          | \$20 copay                                                                                       | 80%, after deductible                                               |
| <b>Walk-in Clinic</b>                                   | \$20 copay. Except 100%, no copay at CVS MinuteClinic.                                           | 80%, after deductible                                               |
| <b>Outpatient surgery</b>                               | 100%, no copay                                                                                   | 80%, after deductible                                               |
| <b>Outpatient Routine Radiology/Diagnostic Lab</b>      | 100%, no copay                                                                                   | 80%, after deductible                                               |
| <b>Complex Imaging (MRI/MRA, CT/CTA Scan, PET Scan)</b> | 100%, no copay                                                                                   | 80%, after deductible                                               |
| <b>Physical/Speech/Occupational Therapy</b>             | \$20 copay. Up to 60 visits per calendar year, combined for all therapies, in and out of network | 80%, after deductible. Visits limit combined in and out of network  |
| <b>Chiropractic Care</b>                                | \$20 copay                                                                                       | 80%, after deductible                                               |
| <b>Home Health Care</b>                                 | 100%, no copay                                                                                   | 80%, after deductible                                               |



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| PPO 20/20                        |                                                                  |                       |
|----------------------------------|------------------------------------------------------------------|-----------------------|
| Benefits                         | In network                                                       | Out of Network        |
| <b>Hospice Care</b>              | 100%, no copay                                                   | 80%, after deductible |
| <b>Skilled Nursing Facility</b>  | 100%, no copay                                                   | 80%, after deductible |
| <b>Mental Health Services</b>    | Inpatient hospitalization 100%, no copay. Outpatient \$20 copay. | 80%, after deductible |
| <b>Substance Abuse Treatment</b> | Inpatient hospitalization 100%, no copay. Outpatient \$20 copay. | 80%, after deductible |
| <b>Durable Medical Equipment</b> | 100%, no copay                                                   | 80%, after deductible |

**\*Preventive services as defined by Federal Mandate and procedure code**

**\*\*Copay will not be waived if claim is coded as "Observation stay"**

**\*\*\*Non-urgent services (such as follow-up visits, suture removal, etc) rendered at urgent care facility are not covered**