

## **Pennsbury School District**

| QPOS 30/40                                       |  |   |
|--|--|---|
| Benefits   | In network   | Out of network  |
| Deductible                                       | N/A  | \$1,000 individual/\$3,000 family                                   |
| Out of Pocket Maximum                            | \$5,000 individual/\$10,000 family   | \$10,000 individual/\$30,000 family                                 |
| Primary Care Physician Office Visit              | \$30 copay   | 50%, after deductible   |
| Primary Care Services at DVHT Health Center      | \$0 copay  | N/A   |
| Specialist Office Visit                          | \$40 copay   | 50%, after deductible   |
| Preventive Care*                                 | 100%, no copay   | 50%, no deductible  |
| Routine GYN exam/Pap*                            | 100%, no copay   | 50%, no deductible  |
| Pediatric immunizations*                         | 100%, no copay   | 50%, no deductible  |
| Mammography*                                     | 100%, no copay   | 50%, no deductible  |
| Hospitalization                                  | \$500 copay per admission  | 50%, after deductible   |
| Maternity  | \$40 copay, initial visit only. Inpatient hospitalization \$500 copay per admission              | 50%, after deductible   |
| Ambulance  | 100%, no copay   | Emergency 100%, no deductible. Non-emergency 50%, after deductible. |
| Emergency Room                                   | \$125 copay, no deductible. Copay waived if admitted**   |   |
| Urgent Care Facility***                          | \$40 copay   | 50%, after deductible   |
| Walk-in Clinic                                   | \$30 copay. Except 100%, no copay at CVS<br>MinuteClinic.  | 50%, after deductible   |
| Outpatient surgery                               | \$300 copay  | 50%, after deductible   |
| Outpatient Routine Radiology/Diagnostic Lab      | 100%, no copay   | 50%, after deductible   |
| Complex Imaging (MRI/MRA, CT/CTA Scan, PET Scan) | 100%, no copay   | 50%, after deductible   |
| Physical/Speech/Occupational Therapy             | \$40 copay. Up to 60 visits per calendar year, combined for all therapies, in and out of network | 50%, after deductible, visits limit combined in and out of network. |
| Chiropractic Care                                | \$40 copay. Up to 60 visits per calendar year, combined in and out of network                    | 50%, after deductible, visits limit combined in and out of network. |
| Home Health Care                                 | 100%, no copay   | 50%, after deductible   |



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|---------------------------|--|---|--|
| Benefits                  | In network   | Out of Network  |  |
| Hospice Care              | 100%, no copay   | 50%, after deductible   |  |
| Skilled Nursing Facility  | \$500 copay per admission. Up to 180 days per benefit period, combined in and out of network | 50%, after deductible, days limit combined in and out of network. |  |
| Mental Health Services    | Inpatient hospitalization \$500 copay per admission.<br>Outpatient \$40 copay.               | 50%, after deductible   |  |
| Substance Abuse Treatment | Inpatient hospitalization \$500 copay per admission. Outpatient \$40 copay.                  | 50%, after deductible   |  |
| Durable Medical Equipment | 100%, no copay   | 50%, after deductible   |  |
| Vision Exam               | \$40 copay, once every two calendar years  | Not covered   |  |

<sup>\*</sup>Preventive services as defined by Federal Mandate and procedure code

<sup>\*\*</sup>Copay will not be waived if claim is coded as "Observation stay"

<sup>\*\*\*</sup>Non-urgent services (such as follow-up visits, suture removal, etc) rendered at urgent care facility is not covered