

Group Care

Archdiocese of New Orleans

Effective July 1, 2016

	Network	Non-Network	
Benefit Period Deductible	\$500 Single / \$1,500 Family	\$1,000 Single / \$3,000 Family	
****Out-of-Pocket Maximum	\$2,750 Single / \$5,500 Family	\$5,500 Single/ \$11,000 Family	
Coinsurance	80%	60%	
Office Visits			
Primary Care Physician/Specialist Office Visit	\$30 / \$45 Co-pay per visit	Deductible then Coinsurance	
Quality Blue Primary Care (QBPC)	\$15 Primary Care Co-pay per visit	N/A	
Mental, Nervous and Substance Abuse Office Visit	\$30 Co-pay per visit	Deductible then Coinsurance	
Urgent Care	\$45 Co-pay per visit	Deductible then Coinsurance	
Lab & Low Tech Imaging (Independent Lab or Free- Standing Imaging)	Plan pays 100%	Deductible then Coinsurance	
High Tech Imaging Services (Free-Standing Imaging)	Deductible then Coinsurance	Deductible then Coinsurance	
Preventive and Wellness Service			
Preventive/Wellness Office Visits	Plan pays 100%	Deductible then Coinsurance	
Inpatient Services			
Hospital Admission	Deductible then Coinsurance	Deductible then Coinsurance	
Physician Services	Deductible then Coinsurance	Deductible then Coinsurance	
Outpatient Services			
Emergency Room Coverage (waived if admitted)	Deductible then Coinsurance	In-Network Deductible then Coinsurance	
Outpatient Facility	Deductible then Coinsurance	Deductible then Coinsurance	
Outpatient Physician Services	Deductible then Coinsurance	Deductible then Coinsurance	
*Physical, Speech, and Occupational Therapy	Deductible then Coinsurance	Deductible then Coinsurance	
Lab, Low, and High Tech Imaging	Deductible then Coinsurance	Deductible then Coinsurance	
Other Covered Services			
Ambulance (when medically necessary)	Deductible then Coinsurance	Deductible then Coinsurance	
Prosthetics & Orthotics	Deductible then Coinsurance	Deductible then Coinsurance	
**Skilled Nursing Facility (90 days per benefit period)	Deductible then Coinsurance	Deductible then Coinsurance	
**Home Health Care Services (60 days per benefit period)	Deductible then Coinsurance	Deductible then Coinsurance	
**Hospice Care Services (180 days per benefit period)	Deductible then Coinsurance	Deductible then Coinsurance	
***Organ & Tissue Transplant (Authorization is required)	Deductible then Coinsurance	Not Covered	
Prescription Drugs : \$100 Separate drug deductible - \$200 per family max. Deductible applies to Brand products only.			
Tier	Description	Retail Copayment	Mail Copayment
1	Value drugs	\$7	\$21
2	Preferred Brand drugs	\$30	\$90
3	Non-Preferred drugs	\$70	\$210
4	Specialty drugs (Limited to a 30 day supply per fill)	10% spec with \$150 max	10% spec with \$150 max

*Provides coverage for inpatient, outpatient and professional services subject to the same deductible and coinsurance with no dollar limit.

Services that require pre-authorization (This is a **Partial list, please see the schedule of benefits for completed list)

***Benefits for solid organ and bone marrow transplants are available **only** when services are rendered by a Blue Distinction Centers for Transplants (BDCT) or a Blue Cross and Blue Shield of Louisiana (BCBSLA) Preferred Provider facility, unless otherwise approved by us in writing.

****All in-network medical and pharmacy deductibles, copayments and coinsurance apply to the out-of-pocket max. A separate out-of-pocket max will apply for services received out-of-network.