Capital Health Plan
An Independent Licensee of the Blue Cross and Blue Shield Association

Principal Choice Retiree Advantage (HMO)

Covered Service	Unit	Your Cost (Copayment)
Physician Services (including maternity care)		
Primary Care: Office visit/telehealth for services provided by your primary care physician during regular office hours	Per Visit	$15
Specialty Care: Office visit/telehealth for services provided by a participating provider when authorized by your primary care	Per Visit	$50
Urgent Care: Office Visit/ Telehealth – Urgent care services provided by your primary care physician, or other Capital Health Plan personnel or participating providers including after regular office hours Telehealth – Amwell urgent care services provided by network physicians through remote access technology including the web and other mobile devices	Per Visit Per Visit	$50 $0
Preventive services covered under Original Medicare	Per Visit	$0
Acupuncture- For chronic low back pain under certain circumstances	Per Visit	$50
Chiropractic Care- If medically necessary under certain circumstances	Per Visit	$20
Mental health and Substance Use Disorder outpatient care when medically necessary and authorized by the primary care physician	Per Visit	$40
Outpatient procedures, surgical services, and other medical care provided by the primary care physician or by a participating provider when authorized by the primary care physician	Per Visit	$50
Hospital Services (including maternity care)		
Room and board in a semiprivate room, or private when medically necessary, and all services covered under this agreement	Per Admission	$350
Outpatient procedures performed in a hospital	Per Visit	$350
Mental health inpatient hospital care	Per Admission	$350
Emergency Services		
Emergency room visit	Per Visit	$120 (waived if admitted)
Medically necessary ambulance service	Per Transport	$200
Other Benefits		
Home health services	Per Occurrence	$0

Covered Service	Unit	Your Cost (Copayment)
Hospice care	Per Occurrence	$0
Skilled nursing facility services limited to 100 days of confinement per benefit period	Per Confinement	$0
Outpatient procedures performed in an ambulatory surgical center	Per Visit	$200
Durable medical equipment	Per Device	$0
Orthotic and Prosthetic medical appliances	Per Appliance	$0
Diagnostic Imaging including MRI, PET, CT, and Thallium Scans	Per Visit	$150
Routine eye exams (one every 12 months)	Per Visit	$15
Visits for physical therapy, occupational therapy, and speech language therapy	Per Visit	$40
Visits for cardiac and intensive cardiac rehabilitation services	Per Visit	$40
Visits for pulmonary rehabilitation services	Per Visit	$20
Diabetic testing supplies (Preferred Mail Order J&B Medical Supply)	Of Cost	Preferred $0 Retail $15
Part B Drugs	Of the Cost	$0

Outpatient Prescription Drugs

		30 day supply	60 day supply	90 day supply
Retail	Tier 1	$15	$30	$45
	Tier 2	$15	$30	$45
	Tier 3	$50	$100	$150
	Tier 4	$100	$200	$300
	Tier 5	$100	N/A	N/A
	Tier 6	$0	$0	$0
Mail order	Tier 1	$15	$30	$37.50
	Tier 2	$15	$30	$37.50
	Tier 3	$50	$100	$125
	Tier 4	$100	$200	$250
*100 day supply	Tier 5	N/A	N/A	N/A
	Tier 6*	$0	$0	$0

Exclusions

Services not specifically listed in the Evidence of Coverage; service, which in our opinion was, or is, not medically necessary; hearing aids and devices; cosmetic surgery; nonprescription drugs and vitamins; and custodial care.

- Your maximum out-of-pocket amount for medical services in the calendar year is $3,400 per member. After reaching your maximum out-of-pocket amount you generally pay nothing for covered Medicare Part A and Part B services for the remainder of the calendar year.
- Covered prescription drugs must be medically necessary and prescribed by a qualified medical professional acting within the scope of his/her license and dispensed by a pharmacist. See the Capital Health Plan Retiree Advantage Evidence of Coverage or the Capital Health Plan Retiree Advantage Summary of Benefits for additional information.
- Annual diabetic eye exams for members with diabetes is a $0 copay at CHP's eye care center.
- Eyewear Benefit $200 each year/Fitness reimbursement $150 each year.
- The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December).
- Bariatric services includes a $500 deductible plus 20% coinsurance until reaching $3400 Max.