

IMPORTANT MEDICAL & PRESCRIPTION PLAN CHANGES

Highmark and Blue Cross of Northeastern Pennsylvania (BCNEPA) have worked together for decades to bring you quality health care benefits and services that you and your family have come to rely on. Highmark Inc. and BCNEPA have merged, and BCNEPA is now operating as Highmark Blue Cross Blue Shield. As a result of this merger the following benefit changes will be effective **July 1, 2016**. Below please find a summary of changes under the Highmark benefit plan (please note, this document is intended to be a summary only).

- **Artificial Insemination:** Artificial insemination is not covered.
- **Prescription Drug Coverage:**
 - Tier \$0 is replaced with a \$3 copay for any prescription drugs in this category. There will be more prescription drugs in this category. Please keep in mind that not all \$0 tier drugs will be on the \$3 copay list.
 - All mail order copayments will be exactly 2 times the retail copayment amounts.
- **Prescription Drug Formulary:**
 - There will be differences in the network of pharmacy providers and specialty pharmacy providers that are available.
 - Certain, existing medications may have previous prior authorization transferred to Highmark. Other medications may now require a prior authorization before coverage is granted.
 - There may be copayment differences for certain medications depending on the tier placement of the medication on the Highmark formulary. Medications may cost more or less depending on the drug formulary placement.
- **Preventive Schedule:** Prostate screenings are not considered preventive and will have a cost share.
- **NIA Services (Managed Radiology Program):** A Managed Radiology program is being added. This program requires precertification for outpatient high tech radiology services such as: CT, MRI, MRA, PET scan, and Nuclear Cardiology. Please note: Services rendered in an Emergency Room, Observation Room, surgery center or hospital inpatient setting are not managed by NIA.
- **Chiropractic Care:** For the PPO plans, a specialist copayment (no deductible) will apply for all plan designs except for plans that apply coinsurance for all benefits. There is no age limit for chiropractic care.
- **High Tech Imaging:** For the PPO plans, a copayment (no deductible) will apply for all plan designs except for plans that apply coinsurance to all benefits.
- **Home Health/Home Infusion:** For the PPO plans, deductible and coinsurance will apply for all plan designs.
- **Infertility Treatment:** Coverage will be provided for the correction of a medical problem associated with infertility.
- **Nutritional Therapy:** The 6 visit maximum per benefit period is being removed. The benefit is unlimited (must have obesity diagnosis).
- **Nutritional Counseling:** Is covered with the diagnosis of obesity only.
- **Telemedicine Services:** A Telemedicine Service benefit is being added. Coverage will also be provided for virtual PCP visits and virtual retail clinic visits.
- **Therapy Services:** For PPO plans, a specialist copayment (no deductible) will apply for physical therapy, occupational therapy, and speech therapy for all plan designs except for plans that apply coinsurance to all benefits.
 - There are no limits on cardiac rehabilitation or respiratory therapy.
- **Deductible Carryover:** Fourth quarter deductible carryover is being removed.

Important Highmark Blue Cross Blue Shield Contact Information

BCNEPA Member Transition Guide: <https://www.bcnepa.com/Members/MyCoverage/MemberNews.aspx>

The Member Transition Guide provides general information that members should be aware of as the plan transitions from BCNEPA to Highmark.

Highmark Website: www.highmarkbcbs.com

- Provider Network
- Pharmacy Network (National Network)
- Prescription Formulary (Comprehensive)
- Member Portal (note you will not be able to register for the member portal until 7/1)

\$3 Generic Drug List: pages.exacttarget.com/3DollarGenericDrugList/

Highmark Member Services (please continue to contact BCNEPA member services for current plan inquiries):

- PPO/QHD/Classic Blue – 1-800-241-5704
- Signature 65 – 1-800-367-6565