



City of Memphis

Effective Date: Jan 1, 2025

Benefit Summary

Network: S
Select Plan w/HRA

Health Reimbursement Arrangement (HRA)	Individual	Family
HRA Allocation ²²	\$750	\$1500
HRA Covers	Medical and Pharmacy Expenses	
HRA Eligible Expenses	Deductible/Coinsurance/Copay	
HRA Reimbursement Order	HRA Pays First - The HRA reimburses first, then the employee pays his/her share	
HRA Reimbursement Percentage	100%	
Benefit Plan Features:	Your Cost In-Network LeBonheur, Regional One & St. Francis	Your Cost Out-of-Network ¹
Annual Deductible		
Individual/Family	\$1,500 / \$3,000	\$3,000 / \$6,000
Annual Out-of-Pocket Maximum (includes copay, coinsurance and deductibles)		
Individual/Family	\$5,000 / \$10,000	\$10,000 / \$20,000
4th Quarter Carry-over	Excluded	
Covered Services		
Preventive Care Services (see page 3 for a list)	Covered at 100%	Not Covered
Practitioner Office Services		
Primary Care Office Visits ²⁰	\$15 copay	50% after deductible
Specialist Office Visits	\$30 copay	50% after deductible
Office Surgery ^{3, 4, 6, 20}	20% after deductible	50% after deductible
Office Surgery - Specialist ^{3, 4, 6, 20}	\$30 copay	50% after deductible
Routine Diagnostic Lab, X-Ray & Injections	20% after deductible	50% after deductible
Advanced Radiological Imaging ^{2, 4, 7}	20% after deductible	50% after deductible
Provider-Administered Specialty Drugs ^{3, 23}	20% after deductible	Not Covered
Teladoc™ Health Virtual Care ¹⁷	\$0 copay	Not Covered
Services Received at a Facility (includes professional and facility charges)		
Inpatient Services ^{2, 4}	20% after deductible	50% after deductible
Outpatient Surgery ^{3, 4, 6}	20% after deductible	50% after deductible
Routine Diagnostic Services - Outpatient	20% after deductible	50% after deductible
Advanced Radiological Imaging - Outpatient ^{2, 4, 7}	20% after deductible	50% after deductible
Other Outpatient Services ⁸	20% after deductible	50% after deductible
Urgent Care Center Services	\$75 copay	50% after deductible
Emergency Care Services ⁹	\$300 copay then 20% after deductible (copay waived if admitted to the hospital)	\$300 copay then 20% after deductible (copay waived if admitted to the hospital)
Emergency Care Advanced Radiological Imaging ⁷	20% after deductible	20% after deductible
Medical Equipment Services ^{3, 4}		
Durable Medical Equipment	20% after deductible	50% after deductible
Prosthetic or Orthotics	20% after deductible	50% after deductible
Hearing Aids (under age 18)	20% after deductible	50% after deductible
Behavioral Health Services		
Inpatient: Unlimited days per annual benefit period ^{2, 4}	20% after deductible	50% after deductible
Outpatient: Unlimited visits per annual benefit period ⁵	\$0 office visit copay visit 1-10 \$10 office visit copay starts visit 11	50% after deductible
Therapeutic Services ¹⁰ (limits apply; see footnote)	\$30 copay	50% after deductible
Skilled Nursing & Rehabilitation Facility Services ^{2, 4}		
Limited to 70 days combined per annual benefit period	20% after deductible	50% after deductible
Home Health Care Services ^{2, 4, 10}	20% after deductible	50% after deductible
Hospice Services		
Inpatient ^{2, 4}	20% after deductible	50% after deductible
Outpatient	20% after deductible	50% after deductible
Ambulance Services ^{3, 4}	20% after deductible	20% after deductible
Prescription Drugs ³		
\$250 brand drug deductible applies to preferred and non-preferred brand drugs		
Prescription Contraceptives ¹⁶	Covered at 100%	Not Covered
Retail RX03 Network up to 30 day supply ¹³		
Preferred Generic	\$7 copay	50% after deductible
Preferred Brand ¹⁵	\$30 copay after deductible	50% after deductible
Non-Preferred Brand ¹⁵	20% after deductible is met with a \$50 min and a max of \$100	50% after deductible
Plus90 or Home Delivery Network up to 90 day supply ¹⁴		
Preferred Generic	\$14 copay	50% after deductible
Preferred Brand ¹⁵	\$60 copay after deductible	50% after deductible
Non-Preferred Brand ¹⁵	20% after deductible is met with a \$100 min and a max of \$200	50% after deductible
Self-Administered Specialty Drugs ^{3, 11, 12}		
Preferred Specialty Drugs	\$30 copay after deductible	Not Covered
Non-Preferred Specialty Drugs	Deductible then 20% with a \$50 min and a max of \$100	Not Covered

1. Out-of-network benefits may be based on BlueCross BlueShield of Tennessee maximum allowable charge. You may be responsible for any unpaid billed charges for certain services received from out-of-network providers. For emergency care services received at an out-of-network facility, covered items and services received from an out-of-network provider at an in-network facility (unless you give certain providers written consent), or emergent and authorized air ambulance services, in-network benefits including deductible will apply up to the qualified payment amount, and the provider may not bill you for more than your in-network cost share.
 2. Prior authorization is required.
 3. Certain procedures, services, medication and equipment may require prior authorization.
 4. If prior authorization is required but not obtained and services are medically necessary, when using network providers outside Tennessee for physician and outpatient services and all services from out-of-network providers, your liability will be increased to 60% based on out-of-network coinsurance. If services are not medically necessary, no benefits will be provided.
 5. Outpatient behavioral health benefits are determined by place of service. Benefits displayed are for services received in an office setting; separate benefits may apply for outpatient services received in an alternate setting.
 6. Surgeries include incisions, excisions, biopsies, injection treatments, fracture treatments, applications of casts and splints, sutures and invasive diagnostic services (e.g., colonoscopy, sigmoidoscopy and endoscopy for non-preventive purposes).
 7. Includes CT scans, PET scans, MRIs, nuclear medicine and other similar technologies.
 8. Includes services such as chemotherapy, infusions, injections, radiation therapy and renal dialysis.
 9. Copay, if applicable, waived if admitted to hospital.
 10. Physical, speech, pulmonary rehabilitative and occupational therapies are limited to 60 combined visits per annual benefit period.
Cardiac rehabilitative therapy limited to 36 visits per annual benefit period. Acupuncture and spinal manipulative limited to 20 visits per therapy type per annual benefit period.
- *Spinal manipulative is not covered out-of-network**
11. Visit www.bcbst.com/rx for the Preferred Formulary which includes specialty drugs.
 12. You must use one of the Specialty Pharmacy Network providers listed on www.bcbst.com/rx to receive benefits for self-administered specialty drugs, and these drugs are limited to a 30-day supply.
 13. Copay, if applicable, applied per prescription, up to a 30 day supply.
 14. Your plan requires you to receive long-term medications in a 90-day supply from home delivery or at a retail pharmacy in the Plus90 Network. If you choose to use a retail pharmacy that is not part of the Plus90 Network, you are limited to a 30-day supply. Visit www.bcbst.com/rx to find a list of pharmacies in the Plus90 Network.
 15. A financial penalty may be applied if you choose a brand name drug when a generic equivalent is available.
Please refer to your Summary Plan Description (SPD) for specific information.
 16. Certain prescription drugs are covered at 100% at network pharmacies, in accordance with the Preventive Services provision of the Affordable Care Act, and are identified with an "ACA" indicator on the Preferred Formulary located at www.bcbst.com/rx.
 17. Use Teladoc's virtual care platform to access doctors or professionals for 24/7 urgent care, mental health care, dermatology services, and more. Visit www.bcbst.com/physiciannow or call 1-888-283-6691 to register.
 20. The lower copay applies to Family Practice, General Practice, Internal Medicine, OB/GYN, Pediatrics, Behavioral Health and Health Department services. The copay for Physician Assistants or Nurse Practitioners may be based on the provider type of the billing provider.
 22. HRA Plan: Your HRA allocation is shared, which means one individual or a combination of covered individuals in a family plan may satisfy or use the entire amount noted in the family tier. If your BlueCross HRA becomes effective in a month other than January, your annual allocation may be prorated.
 23. To receive benefits for provider-administered specialty drugs as identified on the provider-administered specialty drug list, you must use a Specialty Pharmacy Network provider. Visit www.bcbst.com/rx for the drug list and a list of providers in this network. Cost share listed is for the medication only; providers may bill additional charges for the administering of the drug under your medical benefit.

******Fertility treatment (All Services covered with a \$30,000 (\$15,000 medical / \$15,000 pharmacy) Lifetime maximum benefit.**

Limitations and Exclusions. These pages summarize your health care plan benefits. Your Summary Plan Description (SPD) defines the full terms and conditions, limitations, and exclusions in greater detail. Should any questions arise concerning benefits, the SPD will govern.

Summary of Preventive Care Services Covered at 100% In-Network

In-network preventive care services that are covered with no member cost share include, but are not limited to:

- Primary care services with an A or B recommendation by the United States Preventive Services Task Force (USPSTF)
- Immunizations recommended by the Advisory Committee on Immunization Practices that have been adopted by the Centers for Disease Control and Prevention (CDC)
- Bright Futures recommendations for infants, children and adolescents that are supported by the Health Resources and Services Administration (HRSA)
- Preventive care and screening for women as provided in the guidelines supported by HRSA

The following preventive care services are covered (not an all-inclusive list). Coverage of some services may depend on age and/or risk exposure.

All Members:

- One preventive health exam per annual benefit period. More frequent preventive exams are covered for children up to age 3.
- All standard immunizations adopted by the CDC
- Screening for colorectal cancer (age 45 – 75), high cholesterol and lipids (45 and older for women; 35 and older for men), high blood pressure, obesity, diabetes, and depression (12 and older)
- Screening for lung cancer for adults (50 to 80) who have a 20 pack-year smoking history and either currently smoke or have quit within the past 15 years, per annual benefit period
- Screening for HIV and certain sexually transmitted diseases, and counseling for the prevention of sexually transmitted diseases
- Screening and counseling in a primary care setting for alcohol misuse and tobacco use; alcohol misuse and tobacco use limited to 8 visits per annual benefit period
- Dietary counseling for adults with hyperlipidemia, hypertension, type 2 diabetes, obesity, coronary artery disease and congestive heart failure; limited to 12 visits per annual benefit period
- One retinopathy screening for diabetics per annual benefit period
- Hemoglobin A1C testing

Women:

- Well-woman visit, including annual sexually transmitted infection (STI) counseling and annual domestic violence screening & counseling per annual benefit period
- Cervical Cancer Screening per annual benefit period
- Screening of pregnant women for iron deficiency, bacteriuria, hepatitis B virus, Rh factor incompatibility, gestational diabetes
- Breastfeeding support/counseling & supplies, including lactation support services and counseling by a trained provider and one breast pump per pregnancy
- Counseling for women at high risk of breast cancer for chemoprevention, including risks and benefits
- Mammography screening at age 40 and over, and genetic counseling and, if indicated after counseling, BRCA testing for BRCA breast cancer gene
- Osteoporosis screening (age 60 or older)
- HPV testing once every 3 years, beginning at age 30
- FDA-approved contraceptive methods and counseling
Medical plan: Injectable or implantable contraceptives and barrier methods, sterilization for women
Rx plan: Generic oral & injectable contraceptives, vaginal contraceptive, patch, prescription emergency contraception

Men:

- Prostate cancer screening at age 50 and older
- One-time abdominal aortic aneurysm screening at age 65 – 75 (for men who have ever smoked)

Children:

- Newborn screening for hearing, phenylketonuria (PKU), thyroid disease, sickle cell anemia, and cystic fibrosis
- Development delays and autism screening
- Iron deficiency screening
- Vision screening

