



FREEDOM BLUE PPO RENEWAL

EFFECTIVE DATE: 1/1/2023

CLIENT NAME: International Assoc. of Machinists and Aerospace Workers Local 1976

CLIENT NUMBER: 089912

GROUP NAME: International Assoc. of Machinists & Aerospace Workers Local 1976

GROUP NUMBER: 1782995

CURRENT MEMBERSHIP: 41

INVOICING: Direct Pay Individual Billed

Medical Benefits	2022 Benefits (Current Plan)	2023 Benefits Current
	In Network (INN) , Out-of-Network (OON)	In Network (INN) , Out-of-Network (OON)
Deductible Amount	\$275	\$275
Coinsurance (see specific benefits for cost sharing)	INN: 10% OON: 10%	INN: 10% OON: 10%
Member Out of Pocket Maximum Amount	INN: \$1500 Combined: \$3400	INN: \$1500 Combined: \$3400
Office Visits - PCP	INN: \$15 OON: \$15	INN: \$15 OON: \$15
Office Visits- Specialist	INN: \$25 OON: \$25	INN: \$25 OON: \$25
Therapies (PT/OT/Speech)	INN: \$25 OON: \$25	INN: \$25 OON: \$25
Inpatient Hospital Stays <i>(Includes acute, inpatient rehab, and other types of inpatient hospital services)</i>	INN: 10% OON: 10%	INN: 10% OON: 10%
Skilled Nursing Facility	INN: 10% OON: 10%	INN: 10% OON: 10%
Home Health	INN: 10% OON: 10%	INN: 10% OON: 10%
Emergency Room	\$65	\$65
Urgent Care Clinic	\$40	\$40
Outpatient Surgery	INN: 10% OON: 10%	INN: 10% OON: 10%
Standard Imaging (Example: X-Ray)	INN: 10% OON: 10%	INN: 10% OON: 10%
Advanced Imaging (Examples: CT Scans, MRI)	INN: 10% OON: 10%	INN: 10% OON: 10%
Diagnostic Testing (Office/Lab)	INN: 10% OON: 10%	INN: 10% OON: 10%
Diagnostic Testing (Facility)	INN: 10% OON: 10%	INN: 10% OON: 10%
Ambulance (Emergent)	10%	10%
Ambulance (Non-Emergent)	INN: 10% OON: 20%	INN: 10% OON: 20%
Routine Transportation <i>Combined 24 one-way trips. Transportation related to continued acute care after discharge does not apply towards the trip limit.</i>	INN: \$10 OON: 50%	INN: \$10 OON: 50%
Durable Medical Equipment (Example: Diabetic Testing Supplies)	INN: 10% OON: 20%	INN: 10% OON: 20%
Oxygen and Oxygen Supplies	INN: 10% OON: 20%	INN: 10% OON: 20%
Renal Dialysis	INN: \$0 OON: 20%	INN: \$0 OON: 20%
Part B Rx	INN: 10% OON: 10%	INN: 10% OON: 10%
Routine Vision Exam <i>(Offered through Davis Vision)</i>	INN: \$0 OON: \$50	INN: \$0 OON: \$50
Routine Vision Eyewear <i>(Offered through Davis Vision)</i>	INN: \$0 for Davis Vision Fashion Collection frames and standard lenses or \$150 benefit maximum for all others. OON: \$150 benefit maximum towards the purchase of frames and lenses.	INN: \$0 for Davis Vision Fashion Collection frames and standard lenses or \$150 benefit maximum for all others. OON: \$150 benefit maximum towards the purchase of frames and lenses.
Hearing Exam	INN: \$25 OON: \$25	INN: \$25 OON: \$25
Hearing Aids	TruHearing: You pay a \$499 copay for the Advanced or a \$799 copay for the Premium hearing aid. Up to 2 hearings aids per year. There is a \$500 allowance every 3 years for any other hearing aids through TruHearing®. OON: \$500 allowance for hearing aids every 3 years from any other provider (\$500 combined INN and OON)	TruHearing: You pay a \$499 copay for the Advanced or a \$799 copay for the Premium hearing aid. Up to 2 hearings aids per year. There is a \$500 allowance every 3 years for any other hearing aids through TruHearing®. OON: \$500 allowance for hearing aids every 3 years from any other provider (\$500 combined INN and OON)



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OnDuo	Covered	Covered
Part D Prescription Drug Benefits		
Part D Prescription Drug Coverage	Covered	Covered
Formulary	Incentive	Incentive
Part D Rx Deductible Stage		
Initial Coverage Stage*		
(Retail—up to a 31 day supply) Preferred Pharmacy	\$10 / \$10 / \$25 / \$55 / 33%	\$10 / \$10 / \$25 / \$55 / 33%
(Retail—up to a 31 day supply) Standard Pharmacy	\$15 / \$15 / \$30 / \$60 / 33%	\$15 / \$15 / \$30 / \$60 / 33%
(Mail Order - Up to a 90 day supply) Express Scripts	\$25 / \$25 / \$62.50 / \$137.50 / NA	\$25 / \$25 / \$62.50 / \$137.50 / NA
(Mail Order - Up to a 90 day supply) All other mail order pharmacies	Not Applicable	\$37.50 / \$37.50 / \$75 / \$150 / NA
Specialty Drugs are limited to a 31-day supply		
Coverage Gap Stage**		
After calendar year drug costs reach \$4,660		
(Retail—up to a 31 day supply) Preferred Pharmacy	\$10 / \$10 / 20% / 20% / 25%	\$10 / \$10 / 20% / 20% / 25%
(Retail—up to a 31 day supply) Standard Pharmacy	\$15 / \$15 / 25% / 25% / 25%	\$15 / \$15 / 25% / 25% / 25%
(Mail Order - Up to a 90 day supply) Express Scripts	\$25 / \$25 / 20% / 20% / NA	\$25 / \$25 / 20% / 20% / NA
(Mail Order - Up to a 90 day supply) All other mail order pharmacies	Not Applicable	\$37.50 / \$37.50 / 25% / 25% / NA
Specialty Drugs are limited to a 31-day supply		
Catastrophic Coverage Stage -	Greater of 5% or \$3.95 for Generics and \$9.85 for all other drugs	Greater of 5% or \$4.15 for Generics and \$10.35 for all other drugs
After member's calendar year out-of-pocket costs have reached		
* Rx Tiers - Tier 1 (Preferred Generic) / Tier 2 (Non-Preferred Generic) / Tier 3 (Preferred Brand & Generic) / Tier 4 (Non-Preferred Drug) / Tier 5 (Specialty)		
+ Member cost sharing amount for Part D drugs with discount included.		
Value Add Riders		
Routine Chiropractic and Podiatry Rider (Non-Medicare)	Not Covered	Not Covered
Routine Dental Services Rider	Not Covered	Not Covered
Medicare Excluded Part D Prescription Drug Rider	Not Covered	Not Covered
Part D Rx Out-of-Pocket Maximum	Not Applicable	Not Applicable
Total Premium Per Member, Per Month	\$146	\$146

This is a summary of the most commonly used benefits. It does not include a full list of benefits. The detailed benefits are included in the Evidence of Coverage (EOC).

Highmark Senior Health Company is a PPO plan with a Medicare contract. Enrollment in Highmark Senior Health Company depends on contract renewal. Highmark Blue Cross Blue Shield and Highmark Senior Health Company are independent licensees of the Blue Cross and Blue Shield Association. Your health benefits or health benefit administration may be provided by or through Highmark Senior Health Company. Highmark Blue Cross Blue Shield provides post-sale administrative communications for these companies. Highmark Blue Cross Blue Shield and Highmark Senior Health Company all of which are independent licensees of the Blue Cross and Blue Shield Association.