

# Medical Plan (PPO)

The preferred provider organization (PPO) provides quality coverage and includes features that promote wholeness and well-being.

## HOW IT WORKS

When you need care, simply show your medical ID card at your healthcare provider or hospital admissions office. In some cases, you must get advance approval for the care. This is known as precertification. For more information about precertification and other details on using your medical coverage, visit [pensions.org/medical](https://pensions.org/medical).

## COVERAGE FEATURES

In addition to hospital and medical/surgical benefits, coverage automatically includes all these features at no additional cost to you:

- preventive care benefits
- behavioral health benefits
- prescription drug coverage
- telemedicine benefits through Teladoc
- Centers of Excellence
- vision exam benefit
- Livongo for Diabetes Program
- international medical care benefits
- Employee Assistance Plan (EAP)
- Call to Health

## CARE NAVIGATION

Care navigation, offered in partnership with Quantum Health, brings added value to your medical coverage by helping you and your covered family members navigate today's complicated healthcare system.

Quantum Health's Care Coordinators can assist with anything to help make the healthcare experience easier, from answering questions about medical claims or bills and finding network providers to helping you manage a health condition and serving as your advocate within the healthcare system.

## BENEFITS WHEN USING NETWORK PROVIDERS

While the PPO covers care received from both network and out-of-network providers, you can save on your out-of-pocket costs for care by using providers who participate in the Blue Cross Blue Shield (BlueCard PPO) national network. To find network providers, log on to [myqhealthpcusa.org](https://myqhealthpcusa.org), click **My Plan**, and then click **CARE FINDER**. Or, call Quantum Health at 855-497-1237.

The prescription drug program is administered separately by Express Scripts; for details, visit [pensions.org/members](https://pensions.org/members).

## DEDUCTIBLES, COPAYS, COINSURANCE, AND OUT-OF-POCKET MAXIMUM

To better understand the coverage provided under the PPO, it's important to know these terms.

**Deductible:** A specified annual dollar amount you must pay for covered medical services before the plan begins to pay benefits.

- PPO deductibles are based on a percentage of your effective salary, as shown on the PPO Deductibles and Medical Out-of-Pocket Maximums chart.
- If you enroll any family members, you are responsible for two medical deductibles; one for yourself, and one for all your enrolled family members combined.
- You can reduce your deductible(s) by completing Call to Health, a well-being initiative that focuses on the four dimensions of wholeness: spiritual, health, financial, and vocational.

**Copay:** A flat dollar amount that you pay upfront for certain services when using network providers.

- Except for preventive care, you pay a copay for each network office visit: \$25 for primary care and behavioral health visits, \$45 for visits to a specialist or an urgent care center, and \$10 when using Teladoc.
- Copays do not count toward the plan deductible or medical out-of-pocket maximum.
- There is a \$25 copay for the vision exam benefit.
- There are separate copay amounts for prescription drugs. See the Key Provisions chart on [pensions.org](https://pensions.org) for details.



# Medical Plan (PPO)

**Coinsurance:** The percentage of the cost for covered services that you pay *after* you pay the deductible.

- Your coinsurance for network services is 20 percent.
- Your coinsurance for out-of-network care is 40 percent (50 percent with no deductible for doctor's office visits).

**Medical out-of-pocket maximum:** The most you will pay out of pocket in the form of coinsurance in a given year. Once you reach the medical out-of-pocket maximum, the plan pays 100 percent of eligible allowable costs for the rest of the year. *Office visit copays and deductibles do not count toward this maximum.*

- Like your deductible(s), your medical out-of-pocket maximum is based on a percentage of your effective salary, as shown on the PPO Deductibles and Medical Out-of-Pocket Maximums chart.
- Unlike deductibles, only one medical out-of-pocket maximum applies per family.
- A separate out-of-pocket maximum applies for prescription drugs (see Key Provisions chart).

**Total maximum out-of-pocket:** The most you will pay in a year in the form of deductibles, copays, and coinsurance. If your covered out-of-pocket expenses reach the total maximum out-of-pocket amount, the plan will pay 100 percent of allowable costs for the rest of the year.

- Expenses that count toward the PPO total maximum out-of-pocket include your network deductible(s), medical out-of-pocket maximum, prescription drug out-of-pocket maximum, office visit copays, coinsurance, and prescription drug copays (non-formulary brand-name drugs and certain non-essential specialty pharmacy drugs excluded).
- The 2024 PPO total maximum out-of-pocket amounts are \$5,000 for an individual and \$10,000 for a family.

## LEARN MORE

For more information about medical coverage, log on to [myqhealthpcusa.org](http://myqhealthpcusa.org) or visit [pensions.org/medical](http://pensions.org/medical). If you have questions, call Quantum Health at 855-497-1237 or the Board at 800-773-7752 (800-PRESPLAN) (TTY: 711).



### Comprehensive

Coverage includes generous preventive care benefits, prescription drug benefits, medical, surgical, and behavioral healthcare, and more.



### Flexible

Use any licensed healthcare provider for medically necessary care and treatment.



### Easy to use

Receive services from any network provider without a referral from your primary doctor.

*This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit [pensions.org](http://pensions.org) or call the Board at 800-773-7752 (800-PRESPLAN) (TTY: 711) for a copy of the plan document.*



THE BOARD OF PENSIONS  
OF THE PRESBYTERIAN CHURCH (U.S.A.)

2000 Market Street | Philadelphia, PA 19103-3298 | 800-773-7752 (800-PRESPLAN) (TTY: 711) [pensions.org](http://pensions.org)