

Summary of Benefits

Mennonite Educators Benefit Plan – Associated Mennonite Biblical Seminary, Goshen College, Mennonite Education Agency, Inc.

Medical benefits under this plan are provided through the Highmark Blue Cross Blue Shield Preferred Provider Organization (PPO) Program. It is your responsibility to make sure that a health care provider is a network provider before medical treatment is received. The health care provider that you select can assist with this information.

Plan Requirements	In-Network	Out-of-Network
Plan-year deductible	\$1,250 per person; \$2,500 per family.	\$2,500 per person; \$5,000 per family.
Plan-year coinsurance	You pay 30% of next \$5,000 per person; 30% of next \$10,000 per family.	You pay 50% of next \$5,000 per person; 50% of next \$10,000 per family.
Annual out-of-pocket maximum for deductible and coinsurance	\$2,750 per person; \$5,500 per family.	\$5,000 per person; \$10,000 per family.
Lifetime maximum benefit	\$5 million for each covered person.	
Precertification	You are responsible to contact Highmark Health Care Management Services 7-10 days prior to a planned inpatient admission or within 48 hours after an emergency admission.	
Filing claims	PPO provider files claims.	You are responsible to file claims.

Medical Benefits	In-Network	Out-of-Network ¹
<i>Inpatient Facility Services</i>		
<ul style="list-style-type: none"> Hospital services² Skilled nursing facility care², up to 100 days per plan year 	You pay in-network deductible and coinsurance.	You pay out-of-network deductible and coinsurance.
<i>Outpatient Services</i>		
<ul style="list-style-type: none"> Physician/specialist office visit charge Urgent care facility office visit charge 	You pay \$15 office visit copay.	You pay out-of-network deductible and coinsurance.
<ul style="list-style-type: none"> Physician/specialist/urgent care facility services other than office visit charge Allergy testing and shots Chemotherapy, radiation therapy, and kidney dialysis Maternity care (physician fees) Home health care Health education programs Medical supplies and equipment Cardiac rehabilitation programs Durable medical equipment and prosthetics Outpatient surgery in hospital, outpatient surgical center, or physician office X-ray, lab, and diagnostic services Spinal manipulations, up to 20 visits per year Physical medicine, up to 20 visits per year Speech therapy, up to 20 visits per year Occupational therapy, up to 20 visits per year 	You pay in-network deductible and coinsurance.	You pay out-of-network deductible and coinsurance.
<i>Emergency Services</i>		
<ul style="list-style-type: none"> Ambulance Hospital emergency room care 	You pay in-network deductible and coinsurance.	

Medical Benefits	In-Network	Out-of-Network¹
<i>Adult Preventive Care Services³</i>		
<ul style="list-style-type: none"> • Routine physical exams • Routine gynecological exam and pap test • Routine diagnostic screening • Mammograms • Immunizations 	Plan pays 100%.	No plan benefit.
<i>Pediatric Preventive Care Services³</i>		
<ul style="list-style-type: none"> • Routine physical exams • Pediatric immunizations • Routine diagnostic screening 	Plan pays 100%.	No plan benefit.
<i>Hospice Services</i>		
<ul style="list-style-type: none"> • Inpatient services² • Outpatient services 	You pay in-network deductible and coinsurance.	You pay out-of-network deductible and coinsurance.
<i>Mental Health Services⁴</i>		
<ul style="list-style-type: none"> • Inpatient treatment² – up to 30 full days per plan year • Outpatient treatment – up to 45 visits per plan year 	You pay in-network deductible and coinsurance.	You pay out-of-network deductible and coinsurance.
<i>Substance Abuse Services⁵</i>		
<ul style="list-style-type: none"> • Inpatient detoxification² – up to 7 days per admission, 4 admissions per lifetime • Inpatient rehabilitation² – up to 30 full days per plan year, 90 full days per lifetime • Outpatient treatment – up to 60 visits per plan year, 120 visits per lifetime 	You pay in-network deductible and coinsurance.	You pay out-of-network deductible and coinsurance.

¹Plan payments for services received from an out-of-network provider are based on the allowable charge for the type of care, service, or treatment received. If the provider's charges are more than the allowable charge, you will be responsible for paying the difference. Any of these extra amounts you have to pay will not count toward your plan-year deductible and coinsurance requirements.

²Precertification required. If this does not occur and it is later determined that all or part of the inpatient stay was not medically necessary or appropriate, the patient will be responsible for payment of any costs not covered.

³The schedule of covered preventive services is outlined in Highmark's preventive care schedule, which is updated periodically based on changes in clinical practice guidelines.

⁴Mental health inpatient treatment days may be exchanged for mental health outpatient treatment visits on a one-for-two basis.

⁵Substance abuse outpatient treatment visits may be exchanged for substance abuse inpatient rehabilitation days on a two-for-one basis.

Outpatient Prescription Drug Benefit	
• Tier 1 Generic drugs	You pay 10% copay ⁶
• Tier 2 Preferred brand-name drugs on the Preferred Drug List	You pay 30% copay ⁶
• Tier 3 All other brand-name drugs	You pay 50% copay ⁶
• Tier 4 Specialty pharmaceuticals	Plan pays 100%

⁶Copays for outpatient prescription drugs are not counted toward meeting your plan-year deductible and coinsurance requirements.