

## **BCBSGA PPO (HealthChoice)**

**BlueCross BlueShield PPO (HealthChoice)** is a preferred provider organization designed exclusively for Emory. This plan offers the flexibility of two levels of in-network benefits described as Core and BCBSGA national. In addition to these two levels, the plan includes an out-of-network component. A Primary Care Physician (PCP) selection is not required and one may go directly to a participating specialist without a referral. Co-payments, deductibles and co-insurance amounts may vary depending on the type of service, network utilized or the place of service. Coverage is available under this plan for both Georgia and non-Georgia residents.

Emory contracts with BlueCross and BlueShield of Georgia (BCBSGA) to administer the medical benefits and United Behavioral Health (UBH) for behavioral health benefits. Medco provides the pharmacy benefit.

To allow members greater access to providers the **BCBSGA PPO** (HealthChoice) offers two networks:

1. The Core network includes physicians, hospitals and other health care providers primarily affiliated with Emory HealthCare. Using Core network providers gives you the maximum benefit available under the plan, with lower co-pays, co-insurance **and deductible**.
2. The BlueCross and BlueShield of Georgia (BCBSGA) PPO network providers provide in-network benefits. The co-pays, co-insurance and deductibles are slightly higher than with the core network.
3. Out-of-network providers do not participate in the BCBSGA PPO network. Your costs are the highest when you choose out-of-network providers.

### **Choosing Your Physician**

You may select a participating physician from the Emory Core network or from the BlueCross and BlueShield of Georgia PPO network. To access the most up-to-date information on participating providers you should visit [www.bcbsga.com/emory](http://www.bcbsga.com/emory) and click on 'FIND A DOCTOR'. You will be asked to indicate the plan you are covered by and whether you are seeking a Core physician or one who participates in the BCBSGA PPO network.

You can choose **BCBSGA PPO ( HealthChoice)** for Emory Employees (Core)

or

BlueChoice Preferred Provider Organization (PPO) for non-Core in-network providers.

### **Information and Member Services**

**Customer Service Department**  
**800-441-2273**

If you have a question or need assistance, please call the BCBSGA Customer Service department at the above number. The number is also listed on the back of your BCBSGA PPO (HealthChoice) ID card. Carry your ID card with you at all times as it lists important phone numbers and emergency instructions. The ID card also has your member identification number (not your Social Security Number), and co-pays for office visits, emergency visits, and hospitalization. When calling Customer Service, please have your ID card available. For prescription drug benefits you will have a Medco ID card.

### **Information about EMORY HEALTHCARE Physicians and Services**

**Emory HealthConnection** is a resource available to assist you in selecting the right Emory provider to meet your needs. **Emory HealthConnection** can be reached at **404-778-7777** or online at **[www.emoryhealthcare.org](http://www.emoryhealthcare.org)**.

**Emory HealthConnection** and **[www.emoryhealthcare.org](http://www.emoryhealthcare.org)** provide health care consumers and physicians with valuable information about the EMORY HEALTHCARE network of physicians and facilities, which includes more than 750 doctors, four hospitals, as well as nationally recognized primary care and specialty care outpatient clinics. HealthConnection is a direct line to registered nurses and representatives who can answer almost any question you may have regarding health information, and can help plan your visit to any EMORY HEALTHCARE center or hospital.

**[www.emoryhealthcare.org](http://www.emoryhealthcare.org)** contains in depth information about EMORY HEALTHCARE, the most recent Emory news and events, and the ability to search for an Emory physician to meet your needs. By selecting the “**Find a Physician**” feature from this website, you will be able to search for an Emory physician by name, location, or clinical specialty.

# BCBSGA PPO (HealthChoice)

## Making an Appointment

### The Emory Employee Access Program (EVIP)

The Emory Employee Access Program (EVIP) enables employees and their dependents to take advantage of our premier facilities and physicians. To schedule an appointment with an Emory Clinic physician, call the department number listed below. Please be sure to identify yourself as an Emory employee or direct dependent when calling. EVIP is designed to match employee need to the Emory Clinic provider in a medically appropriate time frame. Some of our senior faculty have mature practices that are already full. If we cannot accommodate you with a particular physician, we will refer you to a well qualified partner, or to an affiliated community practice. If the timeframe for the appointment is not satisfactory, staff can call the dedicated Emory Employee Access Line at 404-778-EVIP for assistance.

<b>Primary Care / General Internal Medicine</b> <i>(1525, Crawford Long, Northlake, Perimeter, Smyrna)</i>	404-778-7888	<b>Radiation Oncology</b> <i>(Clifton)</i>	404-778-3473
<b>Anesthesiology / Pain Management</b>	404-686-2410	<b>Radiation Oncology</b> <i>(Crawford Long)</i>	404-686-2391
<b>Billing Information</b>	404-778-7338	<b>Radiology</b> <i>(Crawford Long)</i>	404-686-9729
<b>Breast Imaging</b>	404-778-7465	<b>Radiology / X-Ray</b> <i>(Clifton)</i>	404-778-9729
<b>Cardiology</b>	404-778-5299	<b>Rehab Medicine</b> <i>(Center for Rehab Med)</i>	404-778-5770
<b>Dermatology</b> <i>(Clifton)</i>	404-778-3333	<b>Rehab Medicine</b> <i>(Crawford Long)</i>	404-686-2374
<b>Emory Laser Vision</b> <i>(Perimeter)</i>	404-778-2733	<b>Reproductive Endo / IVF</b> <i>(Crawford Long)</i>	404-686-8121
<b>Endocrinology</b> -Employees Only <i>(Clifton)</i>	404-778-7888	<b>Rheumatology</b> -Employees Only <i>(Clifton, Crawford Long)</i>	404-778-7888
<b>Family Medicine Dunwoody</b>	404-778-6920	<b>Surgery – Cardiothoracic</b> <i>(Clifton)</i>	404-778-5040
<b>Family Medicine South Dekalb</b>	404-778-8600	<b>Surgery – Cardiothoracic</b> <i>(Crawford Long)</i>	404-686-2513
<b>Gastroenterology</b> - Employees Only <i>(Clifton)</i>	404-778-7999	<b>Surgery – General</b> <i>(Clifton)</i>	404-778-3712
<b>Geriatrics</b> <i>(Wesley Woods)</i>	404-728-6296	<b>Surgery – General</b> <i>(Crawford Long)</i>	404-686-1387
<b>Infectious Disease</b> <i>(Crawford Long)</i>	404-686-8114	<b>Surgery – Oral</b> <i>(Clifton)</i>	404-778-4500
<b>Nephrology</b> -Employees Only <i>(Clifton, Crawford Long)</i>	404-778-7999	<b>Surgery – Plastic</b> <i>(Crawford Long)</i>	404-686-8143
<b>Neurology</b> <i>(Center for Rehab Med)</i>	404-712-1976	<b>Surgery – Vascular</b> <i>(Clifton)</i>	404-778-3712
<b>Neurology</b> <i>(Clifton)</i>	404-778-3444	<b>Surgical Oncology</b> <i>(WCI – Clifton)</i>	404-778-3307
<b>Neurosurgery</b> <i>(Clifton)</i>	404-778-5770	<b>Transplant -Heart</b>	404-712-5850
<b>OB/ GYN</b> <i>(Clifton, Crawford Long, Reproductive Endo/IVF)</i>	404-778-3401	<b>Transplant-Heart Rx Refills</b>	404-778-5023
<b>Ophthalmology</b>	404-778-2020	<b>Transplant-Kidney/Pancreas</b>	404-727-0717
<b>Orthopaedics/Spine</b> <i>(Executive Park)</i>	404-778-3350	<b>Transplant-Liver</b>	404-712-7731
<b>Otolaryngology / ENT</b> <i>(Clifton)</i>	404-778-3381	<b>Transplant-McKelvey Lung Center</b>	404-727-9650
<b>Pulmonary Medicine</b> -Employees Only <i>(Clifton, Crawford Long)</i>	404-778-7999	<b>Urology</b> <i>(Clifton)</i>	404-778-4898
<b>Psychiatry</b> <i>(Clifton)</i>	404-778-5526	<b>Winship Cancer Institute</b> <i>(WCI – Clifton)</i>	404-778-1900

## IN-NETWORK BENEFITS

Members are responsible for obtaining care from designated network providers to receive in-network benefits. Your primary care physician can assist with coordinating all of the care you need within the Blue Cross and Blue Shield of Georgia Network.

### HOSPITAL CARE

If you require hospitalization, you must make sure your provider obtains pre-certification. Have the admitting physician or hospital call BlueCross and BlueShield of Georgia at the toll-free number shown on your ID card to pre-certify your admission to a hospital in the network. In most cases you and your physician will plan where you will go, what needs to be done and how long you will be in the hospital.

### SPECIALTY CARE

You also have access to any specialist in the BlueCross and BlueShield of Georgia network. Orthopedic surgeons, general surgeons, and cardiologists are examples of the specialists included in the network.

### MEDICAL EMERGENCY CARE – IN AND OUT OF THE SERVICE AREA

With BCBSGA **PPO (HealthChoice)**, you are covered for **life threatening or limb threatening** medical emergencies anywhere in the world.

A medical emergency is defined as a condition of recent onset and sufficient severity, including but not limited to, severe pain, that would lead a prudent layperson possessing an average knowledge of medicine and health, to believe that his or her condition, sickness or injury is of such nature that failure to obtain immediate medical care could result in their health being in serious jeopardy, serious impairment to bodily functions, or serious dysfunctions of any bodily organ.

In case of a medical emergency, you should seek treatment at the nearest emergency facility. All medically necessary treatment received during the first 48 hours after the onset of the medical emergency will be eligible for in-network benefits, regardless of where the treatment is received, or whether such treatment is furnished by an in-network or out-of-network provider. **You should notify your physician of the medical emergency within those first 48 hours or as soon as possible, and he/she will provide instructions concerning the continuation of any necessary medical services after those first 48 hours.** If you are traveling outside the country, you must notify BlueCross and BlueShield of Georgia Customer Service of the medical emergency within the first 48 hours or as soon as possible when you return to the United States in order to be eligible for in-network benefits.

**For each visit to an emergency room, you are responsible for a co-payment unless you are admitted to the hospital.**

For all medical emergencies, present your **BCBSGA PPO (HealthChoice)** member ID to a hospital representative at the time of treatment. The card contains all necessary emergency instructions. The emergency facility may contact BlueCross BlueShield to verify your coverage. It is your responsibility to ensure that the insurance company is notified.

# **BCBSGA PPO (HealthChoice)**

## **URGENT CARE - IN AND OUT OF THE SERVICE AREA**

If you are traveling outside the country and have an emergency, go directly to the nearest hospital. If you need to locate a doctor or hospital, or need medical assistance, call the BlueCard Worldwide Service Center at 800-810-2583 or call collect at 804-673-1177, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary. To learn more about BlueCard Worldwide call Blue Cross Blue Shield of Georgia at 1-800-441-2273 or visit [www.bcbs.com/bluecardworldwide...](http://www.bcbs.com/bluecardworldwide...)

If you are out of state and need to seek urgent medical care call Network Access at 1-800-810-2583 or visit [www.bcbsga.com](http://www.bcbsga.com) to locate a provider.

## **RECIPROCITY**

Members residing or temporarily located outside of metropolitan Atlanta must call BlueCross and BlueShield of Georgia or United Behavioral Health (for mental health) to locate a participating provider. If a participating provider is available, claims will be paid at the in-network benefit level. If no provider is available, claims will be paid at the out-of-network level.

## **OUT-OF-NETWORK BENEFITS**

### **PHYSICIAN SERVICES**

If you choose to go to a provider outside the BlueCross and Blue Shield of Georgia or UBH network, eligible charges will be reimbursed at the usual and customary rates subject to an annual deductible and co-insurance. You must submit a claim form to Blue Cross and Blue Shield of Georgia (medical) or United Behavioral Health (behavioral health) for reimbursement of your expenses. Claim forms are available on the UBH (for behavioral health claims) and BlueCross and BlueShield of Georgia (for medical claims) web sites or from your Human Resources Benefits Department.

## **GENERAL INFORMATION**

### **CUSTOMER SERVICE DEPARTMENT**

Health care questions or problems concerning your medical coverage should be directed to the Blue Cross and Blue Shield of Georgia Customer Services Department at **800-441-2273**. For behavioral health questions or UBH claims issues contact UBH at **877-237-8575**.

### **IDENTIFICATION CARDS**

A BCBSGA PPO (HealthChoice) ID card will be issued to you and each of your covered family members. This card provides information concerning emergency procedures. Your card also includes your member ID and the phone numbers for the Customer Service Departments for BlueCross and BlueShield of Georgia and United Behavioral Health. Medco prescription drug cards (2 per family) will also be issued to you. Your identification cards should be carried with you at all times. If your ID card is lost or stolen, please call the BlueCross and BlueShield of Georgia Customer Service Department at **800-441-2273** or Medco at **800-939-3758**.

## **CLAIM SUBMISSION**

No claim forms are necessary for treatment furnished by an in-network provider. However, when you receive treatment from an out-of-network provider, a claim form is required for reimbursement of eligible expenses. Claim forms for medical and vision expenses may be obtained from the BlueCross and BlueShield of Georgia web site at [www.bcbsga.com/members/forms](http://www.bcbsga.com/members/forms) or from your Benefits Department.

Once completed, claim forms should be sent to:

**Health Care Claims**  
BlueCross and BlueShield of Georgia  
P. O. Box 9907  
Columbus, Georgia 31908-6007

If you have any questions on how to submit a claim call the BlueCross and BlueShield of Georgia Member Services Department at 1-800-441-2273.

## **COORDINATION OF BENEFITS (COB)**

COB is a provision contained in group health plans that is designed to prevent duplicate payments when persons are covered by more than one employer group medical plan.

BlueCross and BlueShield of Georgia and UBH will request information regarding coverage you or your dependents may have under another group medical plan on an annual basis. You may receive the request in a letter or in a paragraph outlined on your Explanation of Benefits (EOB) that you may receive as the result of a claim being submitted on your behalf by you or your provider. To ensure timely and accurate processing of claims, you should respond to any request for information as quickly as possible.

## **PRE-CERTIFICATION**

Pre-admission certification/continued stay review is a program designed to help you and your dependents avoid unnecessary or excessively long hospital stays. You must have any request for a non-emergency hospital stay other than a maternity stay approved before you are admitted, or your costs could be substantially higher. As a part of the pre-certification process, Blue Cross and Blue Shield of Georgia will determine an appropriate length of your hospital stay. If you stay beyond the approved length of stay, you must obtain an approval. You may obtain a pre-admission certification/continued stay review by calling the toll-free number shown on your ID card. For behavioral health or substance abuse admissions contact United Behavioral Health at **877-237-8575**.

Pre-certification is not required for a maternity stay of 48 hours for vaginal deliveries or 96 hours for cesarean sections. Any hospital stay beyond the initial 48 or 96 hours must be approved. Please contact Customer Service for details.

## **BEHAVIORAL HEALTH AND SUBSTANCE ABUSE BENEFITS** **(Administered by United Behavioral Health)**

United Behavioral Health is a team of experienced psychiatrists, psychologists, clinical nurse specialists, and licensed counselors with broad expertise in treating children, adolescents, adults, and families. Available 24 hours a day, United Behavioral Health providers are prepared to help participants with behavioral health issues and authorize appropriate treatment.

**BCBSGA PPO (HealthChoice)** members should call United Behavioral Health Member Services at **877-237-8575** to obtain a referral to an in-network provider.

### **CLAIMS SUBMISSION:**

No claim forms are necessary for treatment furnished by an in-network provider. However, when you receive treatment from an out-of-network provider, a claim form is required for reimbursement of eligible expenses.

For behavioral health expenses, claim forms can be obtained from the UBH web site at **[www.unitedbehavioralhealth.com/ubh/ubhmain/emory/index.html](http://www.unitedbehavioralhealth.com/ubh/ubhmain/emory/index.html)**.

Once completed, claim forms should be sent to:

#### **Behavioral Health Care Claims**

United Behavioral Health

P. O. 30755

Salt Lake City, UT 84130-0755

United Behavioral Health out of network claims can also be filed on line using the UBH Live and Work Well web site.

To submit an out-of-network claim online:

- \* Go to [www.liveandworkwell.com](http://www.liveandworkwell.com)
- \* Log in using YOUR group access code 11370 (skip this step if you enter the site via the Emory benefits site)
- \* Click "My Claims and Coverage" on left
- \* Click "My Claims and Coverage" on the next page
- \* Complete your registration
- \* Using your billing statement, enter information into the claim form
- \* Review your completed claim
- \* Click "Submit Claim"

Claims submitted via [liveandworkwell.com](http://liveandworkwell.com) are fully secure, and all data is protected by 128-bit encryption. Your claim data goes directly into the UBH claims processing system. If you have any questions on how to submit a claim, call the United Behavioral Health Customer Service Department at 877-237-8575.

# **BCBSGA PPO (HealthChoice)**

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## **Prescription Drug Benefit (Administered by Medco)**

An in-network prescription drug benefit is part of the **BCBSGA PPO (HealthChoice)** program. This benefit enables you and your covered dependents to have a prescription filled at a participating pharmacy or to use the mail order prescription service for a co-payment.

### **WHAT IS COVERED**

The program enables you to purchase prescription drugs at one of 45,000 participating Medco retail pharmacies or through Medco's Mail Service Pharmacy. At a participating Medco retail pharmacy, the plan pays for the eligible charges for up to a 30-day supply after you pay the applicable co-payment. Remember to always show your Medco Identification Card for maximum plan benefits. Through the Medco Mail Service Pharmacy, the plan pays for eligible charges for up to a 90-day supply after you pay the applicable co-payment and in most cases will save you time and money.

### **HOW THE IN-NETWORK PRESCRIPTION DRUG BENEFIT WORKS**

#### **Four-Tier Prescription Drug Program**

The Medco prescription benefits program has a four-tier co-payment structure to help defray your out-of-pocket medical expenses.

If the retail cost of the drug is less than the co-payment, you pay the retail cost of the drug.

When a generic drug is available, but the brand name drug is dispensed for any reason, you will pay the generic co-payment plus the difference between the brand-name drug and the generic drug.

- **First Tier - Generic** - \$12 co-payment

These drugs are the most affordable way for you to obtain quality medications at your lowest co-payment level. A generic drug is labeled with the medication's basic chemical name and usually has a brand-name equivalent. The U.S. Food and Drug Administration (FDA) requires that generic drugs have the same active chemical composition, same potency and are offered in the same form as their brand-name equivalents. Generic drugs must meet the same FDA standards as brand name drugs and are tested and certified by the FDA to be as effective as their brand-name counterparts.

- **Second Tier - Preferred Brand** - \$25 co-payment

Preferred brand name drugs that have no generic equivalent, except for certain drugs classes included in tiers 3 and 4.

- **Third Tier - Non-Preferred** - \$50 co-payment

These are brand-name drugs that either have equally effective and less costly generic equivalents or may have one or more preferred-brand options.

- **Fourth Tier** - \$70 co-payment

These are either personal choice drugs or drugs that have a less expensive alternative either over-the-counter or in the other tiers.

### **Mail Order Prescription Drug Service**

If you are prescribed a medication requiring long term use (3 months or more), you may take advantage of Medco's mail order program. You should request two prescriptions from your doctor; the first, for a 30-day supply to be filled at a participating pharmacy while your mail order prescription is being processed. The second, for a 90-day supply, to be filled through the mail.

Medco offers you the advantage of obtaining your prescriptions through a mail order prescription service. By submitting prescriptions to this service, you will be able to obtain a three-month supply of **maintenance drugs** for the cost of only **two retail co-payments**. Non-maintenance drugs are subject to the regular co-payment. Forms for submission of prescriptions to the mail order service will be sent to you after enrollment. Forms are also available online at [www.Medco.com](http://www.Medco.com), by calling Medco Prescription Service at **800-939-3758** or at your Human Resources Benefits Department. For all prescriptions filled through mail order, regardless of day's supply, your co-pay is two times the retail co-pay.

You can locate your covered prescription medications easily online by searching the Medco Preferred Drug List at <http://www.medco.com>. Your physicians and pharmacist also have access to the Medco Preferred Drug List. Call Customer Service **800-939-3758** when you have a question about your prescription drug benefits. This number is shown on your Medco ID card.

# BCBSGA PPO (HealthChoice)

## SUMMARY OF BENEFITS –BCBSGA PPO (HealthChoice)

### *Employee Pays*

	CORE IN-NETWORK	BCBS IN-NETWORK	OUT-OF-NETWORK
<b>OUTPATIENT PHYSICIAN OFFICE VISITS</b>			
Routine Preventative Care			
Primary Care & Ob-Gyn	\$30	\$50	45% after deductible
Specialists	\$30	\$60	45% after deductible
Allergy Treatment			
With Physician Visit	\$30	\$50	45% after deductible
Without Physician Visit	0	0	45% after deductible
Mammograms	0	\$50	45% after deductible
Sigmoidoscopy	0	\$250	45% after deductible
Colonoscopy	0	\$250	45% after deductible
MRI, CT scan, PET scan	0	\$250	45% after deductible
Other Radiology			
Hospital Outpatient	0	\$50	45% after deductible
Free Standing	0	\$50	45% after deductible
Physician Office	0	\$50	45% after deductible
<b>INDEPENDENT LAB SERVICES</b>			
Physician Office	0	\$50	45% after deductible
Hospital Outpatient	0	\$50	45% after deductible
Free Standing	0	\$50	45% after deductible
<b>OUTPATIENT SURGERY</b>			
Hospital	20% after deductible	35% after deductible	45% after deductible
Free Standing	20% after deductible	35% after deductible	45% after deductible
Physician Services	20% after deductible	35% after deductible	45% after deductible
Pre-admission Testing Office Visit	\$30	\$60	45% after deductible
<b>INPATIENT HOSPITAL FACILITY AND PROFESSIONAL SERVICES</b>			
Semi-Private	20% after deductible for inpatient facility and professional services	35% after deductible for inpatient facility and professional services	45% after deductible for inpatient facility and professional services
Intensive Care Unit			
Surgeon			
Anesthesiologist			
Pathology			
Radiologist			
Medical & Surgical Specialist Care			
Diagnostic Testing			
Doctor's Visits/Consultations			
<b>SECOND OPINION FOR SURGERY</b>			
	\$30	\$60	45% after deductible
<b>MULTIPLE SURGICAL REDUCTION</b>			
	Multiple surgeries performed during one operating session result in covered expense reduction of 50% to the surgery of lesser magnitude. The most extensive procedure is paid as any other surgery.	Same as Core	Same as Core
<b>PRE-ADMISSION CERTIFICATION – CONTINUED STAY REVIEW</b>			
Required for all inpatient admissions Employee/provider are responsible for contacting BCBSGA pre-certification line at 1(800)722-6614.	100% reduction for any admission not reviewed by BCBSGA 100% reduction for any admission reviewed by BCBSGA and not certified 100% reduction (room and board) for any additional days not certified by BCBSGA	Same as Core	Same as Core
<b>SKILLED NURSING FACILITY</b>			
Up to a maximum of 120 visits per calendar year No prior hospitalization required	20% after deductible	35% after deductible	45% after deductible
<b>EMERGENCY ROOM</b> (waived if admitted to hospital)			
	\$100	\$100	45% after deductible \$100 if true emergency
<b>AMBULANCE</b>			
	\$75 co-pay	\$75 co-pay	\$75 co-pay
<b>HOME HEALTH CARE</b>			
Up to a maximum of 120 visits per calendar year	20% after deductible	Same as Core	45% after deductible
<b>HOSPICE</b>			
Inpatient Facility	20% after deductible	Same as Core	45% after deductible
Outpatient setting	20% after deductible	Same as Core	45% after deductible

# BCBSGA PPO (HealthChoice)

## *Employee Pays*

	CORE IN-NETWORK	BCBS IN-NETWORK	OUT-OF-NETWORK
<b>MATERNITY</b> Initial Visit & Pre- & Post-Natal Care Hospital	\$30 20% in-patient facility and professional services after deductible	\$120 35% in-patient facility and professional services after deductible	45% after deductible 45% after deductible
<b>FAMILY PLANNING</b> Office visit including tests and counseling Surgical sterilization procedures for vasectomy/tubal ligations (excludes reversals) Inpatient Facility Outpatient Facility Physician's Services	\$30  20% after deductible 20% after deductible 20% after deductible	<b>\$60</b>  35% after deductible 35% after deductible 35% after deductible	45% after deductible  45% after deductible 45% after deductible 45% after deductible
<b>ORGAN TRANSPLANTS</b> Includes medically appropriate, non-experimental transplants Inpatient Facility and Physician's Services	20% after deductible	35% after deductible	45% after deductible
<b>CHIROPRACTIC CARE</b>	N/A	\$40	45% after deductible
<b>VISION / HEARING</b>	Up to combined \$100 allowance per calendar year. Must submit for reimbursement	Same as Core	Same as in network
<b>OUTPATIENT PRIVATE DUTY NURSING</b> Up to \$10,000 per calendar year	20% after deductible	Same as Core	45% after deductible
<b>CHEMO / RADIATION THERAPY</b> Physician Office Facility/Hospital	\$30 20% for other facility after deductible	\$60 35% for other facility after deductible	45% after deductible 45% after deductible
<b>DURABLE MEDICAL EQUIPMENT</b>	20% after deductible	Same as Core	45% after deductible
<b>EXTERNAL PROSTHETIC APPLIANCES</b>	20% after deductible	Same as Core	45% after deductible
<b>OUTPATIENT SHORT TERM REHABILITATION</b> Maximum of 90 combined visits per calendar year Does not include developmental therapy Speech Therapy Physical Therapy Occupational Therapy	  \$30 \$30 \$30	  \$60 \$60 \$60	  45% after deductible 45% after deductible 45% after deductible
<b>PRESCRIPTIONS</b> Administered by Medco 90-day supply of mail-order maintenance prescriptions for two co-payments	\$12 co-payment generic* \$25 second tier \$50 third tier \$70 fourth tier	Same as Core	Reimbursement is based on a discounted price plus the co-payment
<b>BEHAVIORAL HEALTH / SUBSTANCE ABUSE</b> Administered by United Behavioral Health Inpatient  Outpatient	  First 15 days at 10%; Remaining days at 30%  30%	  Same as Core  Same as Core	  50%  50%
<b>LIFETIME MAXIMUM</b>	\$1,500,000	\$1,500,000	\$1,500,000
<b>CALENDAR-YEAR DEDUCTIBLE</b> Individual Family Maximum Aggregate	\$350 \$1050 YES	\$750 \$2,250 YES	\$1,600 <b>\$4,800</b> YES
<b>OUT-OF-POCKET MAXIMUM</b> Includes deductible and co-insurance Individual Family Maximum Aggregate	YES \$2,500 \$5,000 YES	YES \$3,000 \$6,000 YES	YES \$6,000 \$12,000 YES

Should there be any difference between this summary and the Summary Plan Description, the terms and conditions of the SPD will prevail.  
All out-of-network payments are based on usual and customary charges.

\* When a generic is available, but the pharmacy dispenses the brand name for any reason, you will pay the cost difference between the brand name drug and the generic plus the brand co-payment.

# Participating Pharmacies

## **CORE PARTICIPATING HOSPITALS**

### **GENERAL HOSPITALS**

Crawford Long Hospital  
550 Peachtree Street, N.E.  
Atlanta, GA 30365  
404-686-4411

Emory-Eastside Medical Center  
1700 Medical Way, S.W.  
Snellville, GA 30078  
770-979-0200

Newton Medical Center  
5126 Hospital Drive  
Covington, GA 30014  
770-786-7053

Emory-Adventist Hospital  
3949 South Cobb Drive  
Smyrna, GA 30080  
770-434-0710

Emory University Hospital  
1364 Clifton Road, N.E.  
Atlanta, GA 30322  
404-712-7021

Emory Johns Creek Hospital  
6325 West Johns Crossing  
Duluth, GA 30097  
770-454-2006  
Opening early 2007

Emory-Dunwoody Medical Center  
4575 North Shallowford Road  
Atlanta, GA 30338  
770-454-2000  
Closing early 2007  
Northside Hospital  
1000 Johnson Ferry Road  
Atlanta, GA 30309  
404-851-8000

### **SPECIALTY HOSPITALS**

Children's Healthcare of Atlanta at  
Egleston  
1405 Clifton Road, N.E.  
Atlanta, GA 30322  
404-325-6000

Children's Healthcare of Atlanta at  
Scottish Rite  
1001 Johnson Ferry Road  
Atlanta, GA 30342  
404-256-5252

Wesley Woods Hospital  
1821 Clifton Road, N.E.  
Atlanta, GA 30329  
404-728-6200

### **BEHAVIORAL HEALTH/SUBSTANCE ABUSE HOSPITALS AND FACILITIES**

Emory University Hospital  
1364 Clifton Road N.E.  
Atlanta, GA 30322  
404-712-7021

Ridgeview Institute  
3995 South Cobb Drive, S.E.  
Smyrna, GA 30080  
770-434-4567

Skyland Trails  
1903 North Druid Hills Road  
Atlanta, GA 30319  
404-315-8333

Wesley Woods Hospital  
1821 Clifton Road, N.E.  
Atlanta, GA 30329  
404-728-6200

### **INPATIENT REHABILITATION SERVICES**

Emory University Center for  
Rehabilitation Medicine  
1441 Clifton Road, N.E.  
Atlanta, GA 30322  
404-712-5486

Wesley Woods Hospital  
1821 Clifton Road, N.E.  
Atlanta, GA 30329  
404-728-6200

# Participating Pharmacies

## URGENT CARE CENTERS

Children's Healthcare of Atlanta –  
Gwinnett  
2660 Satellite Boulevard  
Duluth, GA 30136  
404-785-8330

Children's Healthcare of Atlanta – Mt.  
Zion  
2201 Mt. Zion Parkway  
Morrow, GA 30260  
404-785-8660

Children's Healthcare of Atlanta –  
Northpoint  
3795 Mansell Road  
Alpharetta, GA 30022  
404-785-8540

Children's Healthcare of Atlanta –  
Town Center  
2985 George Busbee Parkway, N.W.  
Kennesaw, GA 30144  
404-785-8010

Children's Healthcare of Atlanta –  
West Cobb  
2041 Mesa Valley Way  
Austell, GA 30106  
404-785-8900

## PARTICIPATING PHARMACIES

For the location of all participating pharmacies including the national chains listed below, check the Medco web site.

Costco  
Family Meds  
Wal-Mart Pharmacies  
Winn Dixie Pharmacies

CVS/Revco  
Fred's Pharmacy  
Medicine Shoppe Pharmacies  
Walgreens

Eckerd Drug Stores  
K-Mart Pharmacies  
Publix Pharmacies  
Sam's Pharmacies

Kroger Pharmacies  
Rite Aid Drug Stores  
Target

### **Emory Eye Center**

Routine vision screenings are available at Emory Eye Center with a specialty provider co-payment. Emory employees and family members receive a discount on eyeglasses and contact lenses.

- 25% discount on retail eyewear including eyeglass frames, lenses and accessories (will accept outside prescriptions on eyeglass lenses if under one year old)
- 10% discount on most disposable contact lenses (discount valid only with an examination by an Emory Eye Center provider)
- 25% discount on vision correction surgery at Emory Laser Vision

Discounts are available at the Emory Eye Centers at the following locations:

Emory Eye Center  
1365 Clifton Road  
Building B  
Atlanta, GA 30322

Emory Eye Center  
Crawford Long Hospital  
478 Candler Building  
Suite 620A  
Atlanta, GA 30308

Emory Vision Center  
The Emory Clinic, Perimeter  
875 Johnson Ferry Road  
Atlanta, GA 30342

Call **404-778-2020** to schedule an appointment for any of the Emory Eye Center locations.