ARKANSAS STATE UNIVERSITY SYSTEM	2016 Medical Summary	
	Blue Advantage True Blue PPO (In state) and Traditional BlueCard (out of state)	
	BlueAdvantage	Value Formulary
	Out-of-state services covered under the <u>Traditional BlueCard</u> are paid as out-of-network benefits unless the care is received in your state of residence or is an emergency. In unique cases when services are not available in network, out-of-network services may be considered in network. In addition, some providers in states contingent to Arkansas participate in the Arkansas BlueAdvantage network and will be paid as in-network benefits. Please contact BlueAdvantage at 1-800-299-4124 for more information about the Traditional BlueCard. Medical benefits include access to 24 hour nurse at 1- 800-318-2384.	
	In Network	Out of Network
Deductible	\$600 (\$1,200 family aggregate)	\$850 (\$1,700 family aggregate)
Coinsurance	20%	30%
Out-of-Pocket Maximum	\$2,500 per individual \$5,000 per family (includes deductible, coinsurance, copays and RX copays)	\$3,050 per individual \$6,100 per family (Includes deductible and coinsurance)
Physician Services		
 Primary Care Physicians Mental Health Outpatient	\$35 copay \$35 copay	Covered 70% after deductible Covered 70% after deductible
Specialist Services	\$50 сорау	Covered 70% after deductible
 Urgent Care Primary Care Physicians Emergency Room (for non-emergency services) 24 Hour Nurse Line 1-800-3314-2384 	\$35 copay Covered 80% after deductible, plus \$60 copay	Covered 70% after deductible Covered 70% after deductible, plus \$60 copay
Hospital Services	Covered 80% after deductible	Covered 70% after deductible
Preventative Care Annual GYN Exam Well Child Care Wellness 	\$0 copay \$0 copay \$0 copay	Available in-network only
Pregnancy* Prenatal Care Delivery 	Covered 100% no deductible Covered 80% after deductible	Covered 70% after deductible Covered 70% after deductible
Mental Health/ Substance Abuse	Covered 80% after deductible	Covered 70% after deductible
Chiropractic Services	Calendar year limit of 20 visits. Covered 50%, no deductible.	Available in-network only
Prescription Drugs (participating pharmacy)	\$12 generic / \$35 preferred brand names / \$60 non-preferred brand (Participating pharmacy)	\$12 generic / \$35 preferred brand names / \$60 non-preferred brand (participating pharmacy)
*Must enroll in special delivery program by week 14	to receive maximum benefit and avoid \$100 penalty.	
Please refer to the ASU Summary Plan Description (SPD) for plan coverage, limitations and restrictions.		Revised by ASU System Office 10/28/2015