



## Medical Plan Benefits Summary

BENEFITS	HOPEHEALTH FACILITIES	BCBSSC PPO IN-NETWORK	OUT-OF-NETWORK
<b>DEDUCTIBLE</b>			
Individual	\$1,000	\$1,000	\$2,000
Family	\$3,000	\$3,000	\$6,000
<b>Note: The amount applied toward the Non-PPO Deductible will not be used in the accumulation towards the satisfaction of the PPO Deductible.</b>			
<b>COINSURANCE MAXIMUM</b>			
Individual	\$1,500	\$1,500	\$2,000
Family	\$3,000	\$3,000	\$6,000
<b>OUT OF POCKET MAX</b>			
Individual	\$7,150	\$7,150	\$14,300
Family	\$14,300	\$14,300	\$28,600
<b>Note: The Out-of-Pocket Limit includes Deductible, Coinsurance and Copayments.</b>			
<b>OFFICE VISITS</b>			
Primary <i>Including in-office Surgery, Lab, X-ray, Pathology, Radiology, Injections and Supplies</i>	100%	\$20 Co-pay, 100%	60% after Deductible
Specialist <i>Including in-office Surgery, Lab, X-ray, Pathology, Radiology, Injections and Supplies</i>	100%	\$40 Co-pay, 100%	60% after Deductible
Urgent Care	100%	\$20 Co-pay, 100%	60% after Deductible
<b>ROUTINE/WELLNESS</b>			
Routine Exam, Well Baby/Child, Immunizations, Mammograms (40+ years), Pap Smears, Prostate Screening, Colonoscopy <i>Limited to once per benefit year</i>	100%	100%	No Benefits
All Other Preventive Screenings	100%	N/A	No Benefits
<b>INPATIENT</b>			
Hospital	N/A	80% after Deductible	60% after Deductible
<b>OUTPATIENT</b>			
Emergency Room	N/A	80% after Deductible and \$250 Co-pay	60% after Deductible and \$250 Co-pay
Diagnostic/X-ray/Lab	80% after Deductible	80% after Deductible and \$150 Co-pay	60% after Deductible and \$150 Co-pay

Physical, Occupational & Speech/Hearing Therapy <i>Limited to a combined maximum of 30 visits per plan year</i>	N/A	80% after Deductible	60% after Deductible
<b>OTHER SERVICES</b>			
Chiropractic <i>Maximum Benefit: \$1,000 per member per Benefit Period or 20 Visits per member per Benefit Period</i>	N/A	\$40 Co-pay, 100%	60% after Deductible
Medical Massage Therapy <i>Requires a Letter of Medical Necessity Maximum Benefit: \$1,000 per member per Benefit Period or 20 Visits per member per Benefit Period</i>	\$20 Co-pay, 100%	80% after Deductible	No Benefits
Diabetic Education <i>Requires a Letter of Medical Necessity</i>	\$20 Co-pay, 100%	80% after Deductible	No Benefits
<b>PHARMACY</b>	<b>HOPEHEALTH PHARMACY 31-DAY SUPPLY</b>	<b>RETAIL PHARMACY 31-DAY SUPPLY</b>	<b>MAIL ORDER PHARMACY 90-DAY SUPPLY</b>
Generic	\$4 Co-pay, 100%	\$15 Co-pay, 100%	No Benefits
Preferred	\$25 Co-pay, 100%	\$50 Co-pay, 100%	No Benefits
Non-preferred	\$50 Co-pay, 100%	\$70 Co-pay, 100%	No Benefits
Specialty	\$300 Co-pay		No Benefits
Mail Order	2.5 times retail rate, specialty pharmacy excluded.		

**All appeals, benefits, or customer service should be routed to TCC Benefits Administrator.**

Certain restrictions may apply to all benefits. For complete benefits including plan limitations and exclusions please see your benefit plan book or contact TCC Benefits Administrator.



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