

	Premera Heritage Prime In-Network	Out-of-Network
<b>Deductible</b>	\$100 per plan year	\$200 per plan year
<b>Out-of-Pocket Maximum</b>	\$1,000 (including deductible)	Not Applicable
<b>Benefit Maximum</b>	Unlimited	
<b>Hospital</b>	<b>Prior Authorization Required on planned admission</b>	
Room & Board	80%	60%
Other Hospital Services	80%	60%
Emergency Room	\$150 Copay; then 80%	\$150 Copay; then 80%
<b>Professional Services</b>		
Office	80%	60%
Surgery	80%	60%
Diagnostic Lab & X-ray	80%	60%
Allergy Injections	80%	60%
<b>Preventive Care</b>		
Routine Care (including preventive screenings)	100% ( <i>deductible waived</i> )	60%
Mammogram/Pap Smear	100% ( <i>deductible waived</i> )	60%
<b>Outpatient Rehabilitation</b> (Includes Physical, Occupational Speech and Massage Therapy, Cardiac and Pulmonary Rehab and Chronic Pain)	45 visits per plan year  80%	60%
<b>Mental Health</b>		
Inpatient	80%	60%
Outpatient	80%	60%
<b>Chemical Dependency</b>		
Detoxification	80%	60%
Inpatient	80%	60%
Outpatient	80%	60%
<b>Ambulance</b>	80%	80%
<b>Prescription Drugs</b>  (including oral contraceptives)	<b>Prior Authorization Required for Some Prescriptions</b> Co-insurance is paid at the pharmacy  80%	60%
<b>Durable Medical Equipment</b>	80%	60%
<b>Rate per Participant per Month</b>	\$254.38 (Paid for by Washington Service Corps)	

*All benefits are subject to deductible and coinsurance maximum unless otherwise specified.*

***Premera requires prior authorization for planned admission into inpatient hospitals or skilled nursing facilities, some planned outpatient procedures and certain prescription drugs.***  
*(This is not a complete list. Your doctor has the most current list and medical information needed to request a prior authorization on your behalf.)*



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