

2023- PGRMA Group Health Benefit Plan

St. Martin Parish Government



Benefit Levels	In Network Coverage Level	Out of Network Coverage Level
Calendar Year Deductible	\$750.00 per individual - Max of 3 per family	
Out of Pocket Maximum	\$3500.00 per individual for in network charges <u>ONLY</u> - Max of 3 per family. The copays, deductible, or pre-certification penalties do not apply to the out of pocket maximum	
Wellness/Preventive Care	100% for all Preventative Services	Deductible then 60%
Adult Physical Examination	100%	Deductible then 60%
Well Child Exams	100%	Deductible then 60%
Routine GYN Exams	100%	Deductible then 60%
Mammogram / Prostate Screening / Bone Density	100%	Deductible then 60%
Routine Eye Exam (One per year)	100%	Deductible then 60%
Immunizations, Including: Flu, Pneumonia, Shingles	100%	Deductible then 60%
Routine Colonoscopy and EGD Testing	100%	Deductible then 60%
Supplemental Accident Benefit - Treatment must be within 90 days following the accident.		
Charges must be reported as an accident on a claim form	100% up to \$300.00 then regular in network or out of network benefits apply.	
Second Surgical Opinion (Required for certain procedures)	100% Coverage	
Smoking Cessation	90% coverage. No deductible	In-Network Only
Physician Services - General or Family Practice, Pediatrician, OB/GYN, Internal Medicine or Urgent Care Clinic		
Includes services rendered only by that doctor during that visit	\$15.00 co-pay, No deductible	Deductible then 60%
Maternity Global physician fees (dependent children not covered)	Deductible then 80%	Deductible then 60%
Urgent Care	\$15.00 co-pay, No deductible	\$15.00 co-pay, No deductible
Specialist Office Visit - Oncologist, Neurologist, Optometrist, Chiropractor, Dermatology, Cardiology etc.		
Includes services rendered only by that doctor during that visit	80% coverage, No deductible	Deductible then 60%
In office items without Office Visit		
In office injection w/out office visit billed	80% coverage, No deductible	Deductible then 60%
Minor in office surgery w/out office visit billed	80% coverage, No deductible	Deductible then 60%
Allergy testing w/out office visit billed	80% coverage, No deductible	Deductible then 60%
Hearing/audiology testing in office w/out office visit billed	80% coverage, No deductible	Deductible then 60%
Lab One Benefit - Independent Network	100% Coverage	In-Network Only
Free Standing Lab / Radiology Clinic / Physician charges excluding office visit		
Baseline x-rays or labs other than Lab One	80% coverage, No deductible	Deductible then 60%
CT Scan, MRI, Pet Scan, Sleep Study, Hida Scan	80% coverage, No deductible	Deductible then 60%
Echo cardiogram, EKG, EMG, stress test, halter monitor, ultrasound, diagnostic mammogram at Imaging Center	80% coverage, No deductible	Deductible then 60%
Lab / Radiology done at Facility (Hospital or Outpatient Surgery Center)		
Baseline x-ray or labs	Deductible then 80%	Deductible then 60%
CT Scan, MRI, Pet Scan, Sleep Study, Hida Scan	Deductible then 80%	Deductible then 60%
Echo cardiogram, EKG, EMG, stress test, halter monitor, ultrasound, diagnostic mammogram	Deductible then 80%	Deductible then 60%
Physical / Occupational / Speech Therapy		
PT clinic or home	80% coverage, No Deductible	Deductible then 60%
Facility	Deductible then 80%	Deductible then 60%
Hospice	Deductible then 80%	Deductible then 60%
Home Health Care	Deductible then 80%	Deductible then 60%
Chemotherapy / Radiation / Dialysis	Deductible then 80%	Deductible then 60%
Cardiac Rehab	Deductible then 80%	Deductible then 60%
Durable Medical Equipment		
DME in office with office visit	80% coverage, No deductible	Deductible then 60%
DME from DME supplier	Deductible then 80%	Deductible then 60%

HOSPITAL SERVICES - All services rendered in a Hospital or Out patient Surgery Center are subject to the Deductible and Co-insurance Levels below

Emergency Room Services	\$50.00 co-pay, then 80% coverage No Deductible	\$50.00 co-pay, then 80% coverage Deductible	No
Emergency Room Physician and All Related Charges	\$750 Deductible, then 80%	\$750 Deductible, then 80%	
Out Patient Hospital/Ambulatory Surgery Center - Any services done in a facility or surgery center	\$750 Deductible, then 80% coverage	\$750 Deductible, then 60% coverage	
In Patient Hospital Admission	\$750 Deductible, then 80% coverage	\$750 Deductible + \$250 co-pay, then 60% coverage	
Maternity Inpatient Facility Fees	\$750 Deductible, then 80% coverage	\$750 Deductible + \$250 co-pay, then 60% coverage	
Hospital Related Charges: Physician, Radiology & Anesthesiology	\$750 Deductible, then 80%	\$750 Deductible, then 60%	
Ambulance services	\$750 Deductible, then 80%	\$750 Deductible, then 80%	

Prescriptions (If drug costs less than co-pay amount, you pay the lesser amount)			
- Pharmacy Dispensed			
Generic	\$15.00 co-pay	In-Network Only	
Preferred Brand Name	\$30.00 co-pay	In-Network Only	
Non-Preferred Brand Name	\$60.00 co-pay	In-Network Only	
- Mail Order			
	90 day supply for 2 co-pays	In-Network Only	
Generic Mail Order	\$30.00 copay	In-Network Only	
Preferred Brand Mail Order	\$60.00 copay	In-Network Only	
Non-Preferred Brand Name	\$120.00 copay	In-Network Only	

Organ Transplant		
Recipient	Deductible and co-insurance.	In-Network Only
Associated Costs	Deductible and co-insurance.	In-Network Only

Mental Health Care / Alcohol and Drug : Covered the same as any other illness		
Inpatient & Residential Treatment	Deductible then 80% coverage	Deductible then 60% coverage
Outpatient - Hospital	Deductible then 80% coverage.	Deductible then 60% coverage
Hospital related charges: physician, radiology	Deductible then 80% coverage.	Deductible then 60% coverage
Office Visit & Partial Hospital	\$15.00 co-pay	Deductible then 60% coverage

Please see attached for complete listing or contact CCMSI for further information	
Required for surgical procedures or non-emergency hospital admission In-Network or Out-of-Network.	
All Emergency admissions in and out of Network must be reported and approved within 48 hours of the admit.	
Also, required for certain outpatient procedures including: MRI, Physical Therapy & Durable Medical Equipment	
Chemotherapy/Radiation Treatment, Dialysis Treatmen, Out-patient Surgery.	
Pre-certification is required at least 48 hours prior to any procedures.	
Failure to pre-certify will result in the denial of the claim	

Eligibility - All full time employees working 30 hours or more per week.	
Elected officials and retirees may participate if designated an eligible class by the Group. Eligible dependents include legal spouses and dependent children up to the age of 26.	

Non-Network Benefits :All out of network benefits are subject to review for resonable and customary fees. Any difference in the amount charged and the amount allowed will be the responsibility of the member. Eligible Expenses from a Non-Network provider are determined based on: Fees that are negotiated with the provider, a percentage of published rates that are allowed by Medicare for the same or similar service, 50% of the billed charge or a fee schedule that we develop.
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