



BENEFIT PROGRAM OVERVIEW

July 1, 2024 to June 30, 2025

Updated July 2024



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The Bucks and Montgomery County Schools Healthcare Consortium provides a wide variety of plans and programs to its member school districts and entities. However, many of the plans are tailored to meet the needs of its individual members.

For example, medical plans as well as prescription drug benefits vary by district. Your benefit coordinator or HR representative will provide you with those important details. There are other plans and programs that might be offered by your individual district.

Benefits Website

www.bmshc.org

We've gathered the most commonly requested BMCS member resources and documents all in one convenient location. Our site contains detailed information on our medical plans and carrier programs that are available to all of our members.

If you don't find what you're looking for, please reach out to your benefits department.

Stay up to date with all your benefits information with access at your fingertips, 24/7.

Visit *www.bmshc.org* for more information on BMCS, our benefit plans, and program flyers.

Or scan the QR code with your mobile device.



Basic Terms

Coinsurance

Coinsurance is your share of the costs of a covered healthcare service, calculated as a percent (for example, 20%) of the allowed amount for the service. Your coinsurance will begin after you have met your deductible. For example, if the health plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health plan pays the rest of the allowed amount.

Copay

A copay is a fixed dollar amount you pay for a healthcare service. The amount can vary by the type of service. Your copays will not count toward your deductible but will count toward your out-of-pocket maximum.

Deductible

The deductible is the amount you owe for covered healthcare services before your plan begins to pay benefits. For example, if your deductible is \$1,100, your plan won't pay anything until you've met your \$1,100 deductible for covered healthcare services subject to the deductible. Preventive care is not subject to the deductible as it is covered 100% by any medical plan option.

Explanation of Benefits (EOB)

An EOB is a statement from the insurance company showing how claims were processed. The EOB tells you what portion of the claim was paid to the healthcare provider and what portion of the payment, if any, you are responsible for.

In-Network VS. Out-Of-Network

A network is composed of all contracted providers. Networks request providers to participate in their network, and in return, providers agree to offer discounted services to their patients. If you pick an out-of-network provider, your costs will be higher because you will not receive the discounts the in-network providers offer.

Out-Of-Pocket Maximum

The out-of-pocket maximum is designed to protect you in the event of a catastrophic illness or injury. Your out-of-pocket maximum includes your deductible, coinsurance and copays that come out of your pocket. After you have paid the specified out-of-pocket amount during a policy year, the plan pays the remaining covered services at 100%.

Preventive Care

Routine healthcare services can minimize the risk of certain illnesses or chronic conditions. Examples of preventive care services include but are not limited to physical exams, mammograms, flu vaccines, prostate tests and smoking cessation.

Reasonable and Customary

The amount of money a health plan determines is the normal or acceptable range of charges for a specific health-related service or medical procedure. If your healthcare provider submits higher charges than what the health plan considers normal or acceptable, you may have to pay the difference.

Aetna Secure Member Website

Your secure member website saves you time, and helps you make more informed decisions about your health. And, you can view your most important information at-a-glance. You can:

- Find an in-network provider
- Review detailed claims information, including the amount you are responsible for
- Access detailed benefit information and plan limits
- Estimate your out-of-pocket costs before visiting a provider
- Learn about ways to maintain a healthy lifestyle



Logging in is fast, easy and convenient

You may use your Aetna member ID card or your social security number to register.

STEP 1: Go to *aetna.com*

STEP 2: Click on the Log In/Register link

STEP 3: Follow the simple prompts

Questions?

Call Aetna Member Services at 1-(800) 293-3536

Aetna Health App

You're in charge

Staying healthy is important. So is keeping track of your benefits. But with everything else you have going on, managing it all can be a challenge.

The Aetna Health app can help. The app is your all-in-one resource for the information you need, from finding a doctor and comparing costs to paying claims and viewing your ID card.

See for yourself how the Aetna Health app can make it easier to manage your benefits.

View benefits and pay claims for your whole family

- Search for providers, procedures and medications
- Locate an in-network urgent care facility
- Get cost estimates before you get care
- Track spending and progress toward meeting your deductible
- Access your member ID card whenever you need it



Download the Aetna Health App today!



Aetna Member Programs

Transform Diabetes Care 2.0

Transform Diabetes Care® is a 12-month program that helps keep your diabetes in check. It can help you find the best ways to manage your diabetes and help you live well, stay motivated and achieve your best health - at no cost to you.

Support where & when you need it

This program gives you customized guidance based on your specific needs. You may get reminders about refills, doctor appointments or preventive screenings. Plus, nutrition plans based on what you like and need. With the Health Optimizer™ app, you can monitor your glucose and blood pressure; track and share readings; learn more about diabetes and maintaining a healthy lifestyle; make meals that align with your dietary restrictions, and more.

To stay on track, you can get personalized support from Certified Diabetes Care and Education Specialist nurses. That's in addition to the support from your care management program.



To learn more and view additional Aetna resources visit www.bms hc.org/memberprograms or scan the QR code.

Transform Oncology

Resources for your cancer journey.

A cancer diagnosis is life changing. And you probably have a million things on your mind as you navigate your treatment. Aetna® is here for you with the resources and support you may need to manage your care, understand your benefits, and locate the right providers.

Aetna Back and Joint Care program

Back and joint health benefits at no additional cost. Musculoskeletal (MSK) issues are widespread and debilitating. They can cause significant pain, reduce quality of life, and contribute to lost time at work. Fortunately, there are ways to treat these conditions that don't always need surgery.

- Manage chronic back and joint pain through a partnership with Hinge Health
- Engage with a physical therapist virtually for more recent MSK issues
- Avoid common MSK conditions through our wellness program

Teladoc

Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor and therapist through the convenience of phone, video or mobile app visits. It's an affordable option for quality medical care.

- Receive quality care via phone, video or mobile app
- Prompt treatment, talk to a doctor in minutes
- Prescriptions sent to the pharmacy of choice if medically necessary
- Teladoc is less expensive than the ER or urgent care
- Meet a Therapist 7 days a week and get support for anxiety, depression, stress, and more!

Cost Comparison

General Medicine Teladoc	ER
\$0	\$100

**Behavioral Health and Dermatological Teladoc apply the applicable specialist copay depending on the plan.*

Get the care you need

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink Eye
- Respiratory infection
- Sinus problems
- Skin problems
- And more!

Teladoc.com/aetna
(855) 835-2362

Aetna Urgent Care

Feeling fluish? Have a pounding headache? Hurt your back carrying the groceries? Don't spend more time and money than needed at the emergency room (ER). Consider visiting an urgent care center instead to help you feel better sooner.

Plenty of services

Urgent care centers offer care for serious medical matters that aren't life threatening. They also handle vaccinations and treat:

- Sprains and minor fractures
- Cuts that require stitches
- Bronchitis
- Lower back pain
- Headaches and more

The average cost for a visit to an urgent care center ranges from \$71-125, while an emergency room visit averages at \$1,318. The wait time at urgent care centers is also significantly less, with patients typically seen within 15-45 minutes, compared to the average 2.4-hour wait at an emergency room.¹

¹ <https://www.solvehealth.com/blog/urgent-care-center-vs-emergency-room>

Finding care near you is easy:

1. Log in or register at *aetna.com*
2. Click on "Find Care."
3. Select "Urgent Care."
4. Scroll down and select "Urgent Care Facilities."

Where to go for Diagnostic Procedures



Locate an in-network lab

Quest Diagnostics and LabCorp are Aetna's national preferred labs. These labs, along with their national and specialized affiliates, offer a wide range of testing services. Patients can get everything from routine blood tests to gene-based cardiology to molecular testing.

Stay in the network and pay less!

You can save on out-of-pocket costs when you get lab work done in Aetna's network. Below is an example of how in-network costs compare to out-of-network costs using the Open Choice 1 plan:*

You can see a complete list on [Aetna.com](https://www.aetna.com) by using our provider search tool.

	Quest Diagnostics and LabCorp	Out-of-Network
Lab test price	\$30	\$300
Patient's Coinsurance	0%	30%
Patient Pays	\$0	\$90

**These prices reflect an example of a routine lab test.*

Informed Health[®] Line

A 24-hour information line for your health questions, talk to a registered nurse anytime.

With the Informed Health Line, you can speak to a registered nurse about health issues — whenever you need to.

Plus — it's toll-free, you can call as many times as you need (at no extra cost), and your covered family members can use it, too!

You can:

- Get information on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos that relate to your question or topic



Care that's convenient and reliable

MinuteClinic® makes it easy for you to get the care you need, when and where you need it. You can get access to all covered MinuteClinic services at no cost — not just preventive care.

- MinuteClinic is a walk-in clinic inside select CVS Pharmacy® and Target stores and is the largest provider of retail health care in the United States — with over 1,100 locations in 33 states and the District of Columbia.
- Open every day, including evenings. MinuteClinic offers both walk-in and scheduled appointment options.
- MinuteClinic health care providers treat a variety of illnesses, injuries and conditions. They can also write prescriptions, when medically appropriate.



[CVS.com/minuteclinic](https://www.cvs.com/minuteclinic)

CVS ExtraCare Plus®

Get membership perks you'll use everyday

The CVS ExtraCare Plus membership program can help you and your family stay healthy, save money and ultimately stress less. Benefits like no-cost delivery and discounts on thousands of your favorite CVS Health brand products offer convenient ways to keep your health goals on track — and give you fewer errands to run.

Take advantage of these benefits

- **24/7 access to CVS pharmacists**
Through our Pharmacist Helpline, get medication support quickly.
- **Rx delivery on your schedule**
Get the medications you need, with no-cost Rx delivery on prescriptions.
- **Discounts on your favorite items**
Receive 20% savings on thousands of CVS Health® brand products.* Plus, get eligible items delivered to your door with no-cost same-day delivery, and no-cost shipping (\$10 minimum order).

\$10 Monthly Bonus Reward

Easily use your bonus reward in-store or online — it's automatically added to your ExtraCare® card to thank you for being a member.



Activate your CVS ExtraCare Plus benefit: Log in to your Aetna HealthSM app OR your Aetna® member website.

CVS® HealthHUB™ is a local health care destination that offers convenient and affordable care that you may need to help you feel your best.

Care that's convenient and reliable

- Expanded health services that can go beyond everyday care to help assist with chronic conditions, such as diabetes or sleep apnea.
- A professional care team of providers that work together to support your total health and help coordinate care and services you may need.
- Extra assistance from the pharmacist who can talk with you about screenings, support tools and services you may need to get on the path to better health.
- A care concierge who is there to guide you every step of the way and help you navigate the services and resources offered within a CVS HealthHUB location.
- And, a greater selection of health and wellness products— with everything from self-care products to durable medical equipment and supplies, to help support your total health.



CVS.com/healthHUB

Prescription Drug Plan

Please refer to your school's benefit department or HR rep for prescription drug plan details such as copays.







Your prescription drug plan is administered through Capital Rx. There is a dedicated Customer Care team available 24 hours a day, seven days a week that can be reached at (877) 542-2779.

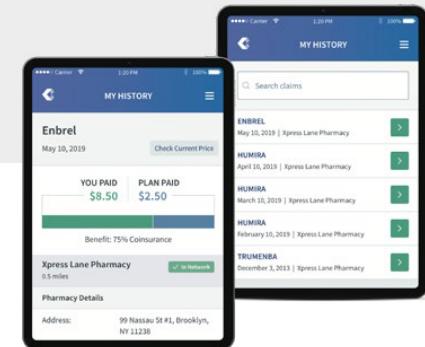
The Capital Rx suite of digital tools includes an online member portal and mobile app, giving you a personal advisor for your prescriptions in the palm of your hand.

- Find a pharmacy
- View your claims history
- Download a digital pharmacy card
- View which drugs are covered under your plan
- Track how much money you have paid towards your out-of-pocket obligations

To Access The Member Website ...

Create your account and register at: <https://app.cap-rx.com/register>. Be sure to check your email to complete your registration.

-  Search for the lowest cost drug at surrounding pharmacies
-  Find a pharmacy
-  View your claims history
-  Download a digital pharmacy card
-  View which drugs are covered under your plan
-  Track how much money you have paid towards your out-of-pocket obligation



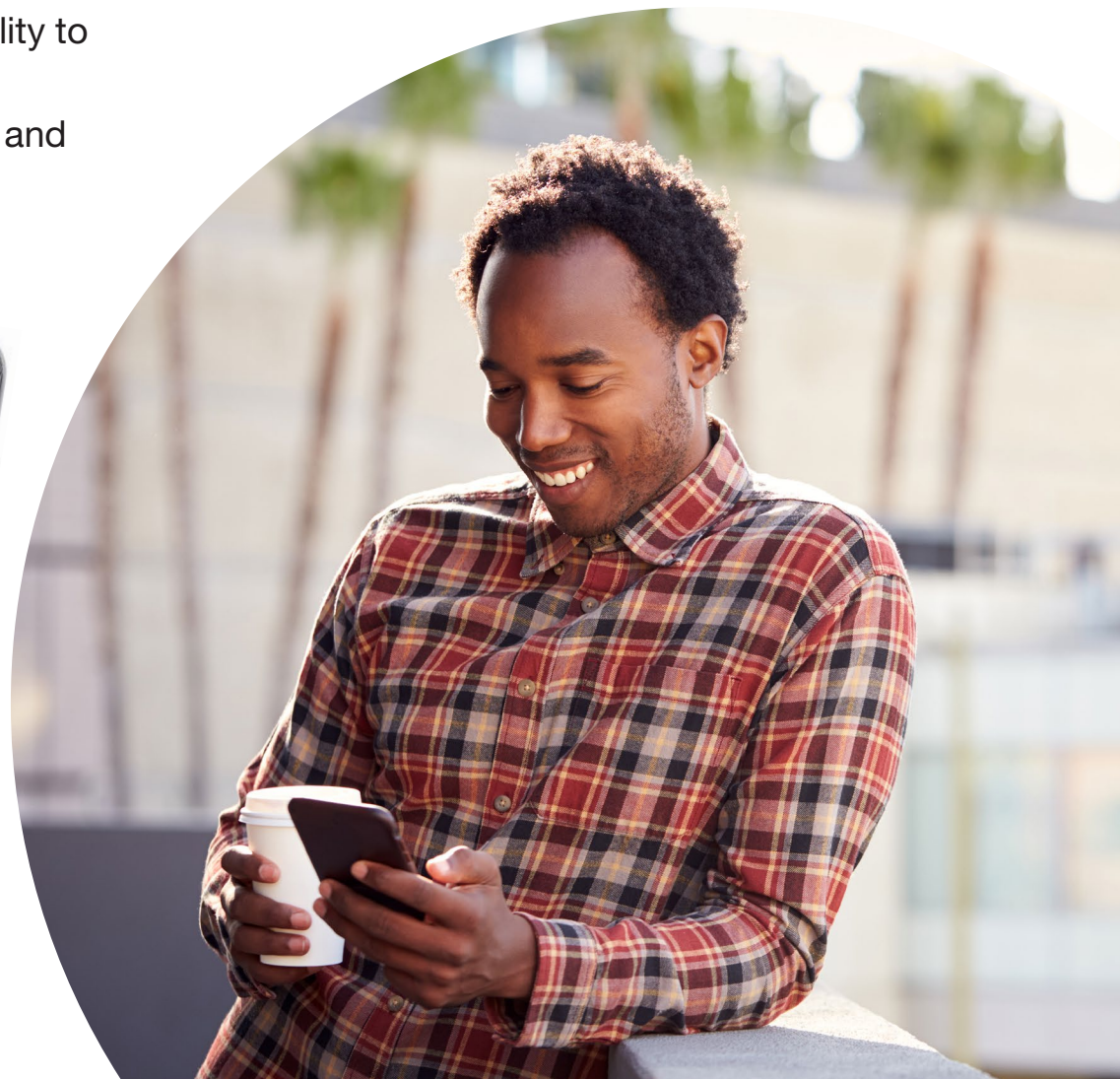
Capital Rx Mobile App

The Capital Rx Pharmacy Benefits mobile app is a modern and user-friendly experience. It is designed to empower members to understand and manage their pharmacy benefits.

- Allows members to access the Capital Rx Formulary and other helpful tools
- Uses the latest security authentication with the ability to enable push notifications
- Keeps members informed of updated drug pricing and possible drug alternatives



*Download the
Capital Rx
app today!*



Optum Home Delivery Pharmacy

Capital Rx's preferred home delivery provider is Optum. Before prescriptions can be filled through Optum Home Delivery, a profile needs to be setup through one of the following options.

Phone:

Call (877) 542-2779

Optum home delivery telephone support is available 24 hours a day, 7 days a week.

E-prescribe:

Have your prescriber e-prescribe to Optum Home Delivery

Mail:

Complete an Optum home delivery prescription order form and mail with your paper prescription to Optum Rx
P.O. Box 2975, Mission, KS 66201

Fax:

Have your doctor fax your prescription to Optum Home Delivery. Faxed prescriptions may only be sent by a doctor's office, and they have access to the fax number to use.

View additional Capital Rx resources by visiting,
www.bms hc.org/resources



Life Mart Member Discount Program



Claim your member savings

Your nationwide deals await

Access LifeMart anywhere, anytime, on any device.

It's the fast and easy way to:

- Save money on everything from gyms to car rentals, gifts to groceries, electronics to entertainment and much more.
- Save time with instant, one-stop shopping – no need to run out to the store or search the web.
- Shop as often as you like: the more you shop, the more you save – no limit!
- Have fun discovering exclusive new deals on the brands you love – offers are updated regularly.

SIGN UP TODAY!

Go to www.aetna.com

Log in with your user name and password.

Look for the
"Stay Healthy" tab.

Wellness Program

Journeys® Online Coaching Program

Lasting commitment to health and wellness means understanding that your well-being is a lifelong journey that begins with a single step. If we create habits that enhance our well-being and keep us motivated in the short term, then we will stay committed for the long term. BMCS wants to be your biggest supporter along that journey - that's why we are continuing BMCS wellness programs with the help of Aetna. Below is information on the Journeys online coaching program that gives you recommendations after you complete your health assessment.



What's Required?

Log-on or register for your secure member website at **Aetna.com**. You will be able to complete your health assessment through Compass.

Your Personal Health Report

Your health report gives you:

1. A risk score
2. Your top strengths
3. Your top health risks
4. Health risk grid

Personal Health Coach

You get a line of digital coaching programs included with your health plan. All online — all personalized to your health goals — whether you're managing a health risk, overcoming an old habit, or just eating healthier.

- You choose the goals to work on
- You choose when we reach you
- You choose the pace. You're 100 percent in charge

Where Do You Want To Take Your Health Today?

- Beat back pain
- Stress less
- Quit tobacco
- Get heart healthy
- Manage asthma or diabetes
- Eat healthier, and more

MindCheck

Take control of your emotional health, your emotional health contributes to your overall health!

Part of being healthy involves taking care of your feelings. For example, positive thinking is linked to health benefits that include:

- Faster recovery
- Better sleep
- Fewer colds
- Greater sense of happiness
- Longer lifespan

Find out where you stand

How do you feel? How do you want to feel? You can't plan a route to where you want to go until you know where you are.

The MindCheck online tool asks you four simple questions so you can be aware of how you're feeling. You'll be matched to a color and level to provide insight into your emotional health.

And the MindCheck site tracks your history, so you can see how your results change over time.



mindchecktoday.com



Aetna's AbleTo

Manage Life's Changes

Some life events can be overwhelming. Like having a baby. Or finding out you have diabetes or heart disease.

You may also feel emotions like:

- Worry
- Depression
- Confusion
- Anger

All of these feelings are normal. But they can make it harder for you to take control and make healthy changes. And it's important to feel that you can control the health condition or life change, instead of it controlling you.

Real Help That Works

Meet face-to-face with a therapist and behavior coach using online video. Or you can simply talk on the phone, if you prefer. This removes the time and hassle of driving to appointments. Plus, you choose the times that work best for you - during the day, in the evening or on weekends.

You will have access to two AbleTo Specialists for Eight Weeks.

- Once a week with a therapist to address emotional challenges like depression, stress and anxiety that can come with a medical diagnosis
- Once a week with a behavior coach to identify health goals and develop an action plan



(844) 330-3648

Hinge Health™

Hinge Health is a digital exercise therapy program that can help relieve joint and muscle pain. Members receive real-time exercise therapy guidance virtually. No commutes. No waiting rooms. No office visits. Just pain relief. So, you can take the stairs, go hiking, run errands – and everything in between. Reduce your back and joint pain in just 15 minutes a day from the convenience of your own home.

It is available at no cost to you through the BMCS Health Care Consortium.

Hinge Health is more than exercise therapy. Our digital programs combine gentle exercises with 1-on-1 support to reduce your pain and help move with confidence.

Whether your goal is to go hiking more, work in your garden, or take the stairs (or all three), you can get on the road to pain relief with exercises that can be done in as little as 10 minutes – anytime, anywhere you're comfortable.



**To learn more, visit:
www.bms hc.org/hinge-health**

Take advantage of your Hinge Health benefit today.

Eligible family members can also join at no cost to them!



Headspace for Educators

It's meditation made simple: your personal guide to mindfulness and a restful night's sleep.

Headspace Plus includes:

- Expert guidance from former monk Andy Puddicombe, who teaches you the fundamentals of meditation and mindfulness.
- Themed exercises on everything from stress to sleep to self-esteem
- A new meditation every 24 hours with Everyday Headspace
- A growing collection of sleep sounds and bedtime exercises to help you drift off

As a K-12 educator, you can sign up for a new Headspace account or connect your existing account using your school email address:

STEP 1: Select your state/country

- Visit headspace.com/educators
- Select the state/country that your school district is located in: "SELECT SCHOOL LOCATION"
- For US educators: some bigger states are categorized by school districts in alphabetical order, so select the option based on the first letter of your school district. (e.g. Blue Sky District in "California A-E")

STEP 2: Use your school email

- New to Headspace: please sign up for a new account
- Existing Headspace account: navigate to "ALREADY HAVE AN ACCOUNT? LOG IN" to enter your existing Headspace credentials
- After signing up or logging in, verify by entering your school email address (*andy@blueskyisd.org*)
- You will then receive a confirmation email as a final step



headspace.com/educators

Benefit Basics

Benefit Basics is a new program from The Bucks and Montgomery County Schools (BMCS) Health Care Consortium.

Twice a month, your district's plan administrator will send out a Benefit Basics email. This email will have important tips on health, wellness, or a specific member benefit.

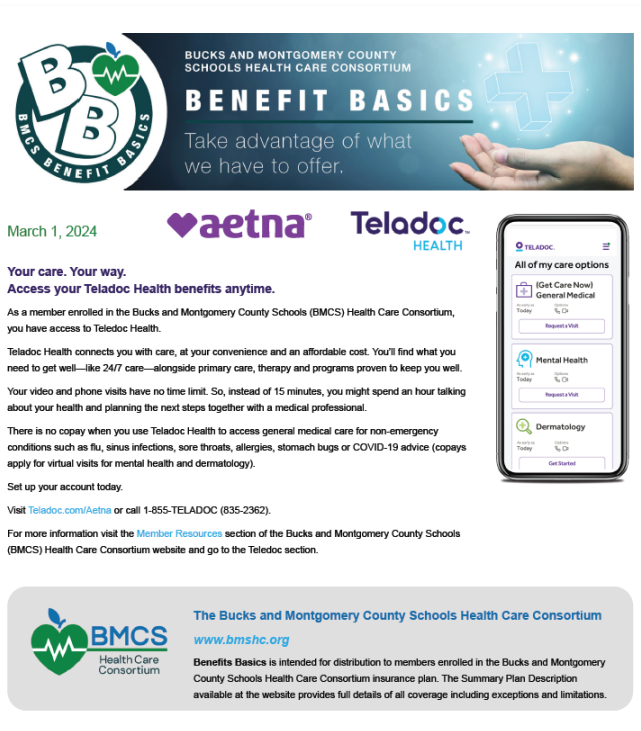
We want to keep you informed about the wide range of resources available.

Your well-being is a priority for the Bucks and Montgomery County School's Healthcare Consortium.

To view past Benefit Basics communications, visit www.bmsmc.org/benefitbasics or scan the QR code with your mobile device.



Keep an eye out for emails like this with important information about your BMCS benefits!



Summary of Medical Benefits

The following is a summary of what's covered by each Preferred Plan option. For a full list, check your plan documents. You can also call Aetna Member Services at **1-800-293-3536** with questions. If your plan is not detailed below and you have questions, please contact your benefits department.



Full benefit summaries can be found on the BMCS website: www.bms hc.org

Preferred Plan Comparison*	BMCS Open Choice® - 1		BMCS Open Choice® - 2		BMCS Open Choice® - 3		BMCS POS	
	In network	Out of network	In network	Out of network	In network	Out of network	Referred	Self-referred
Referrals required	No	No	No	No	No	No	Yes	No
Deductible								
Individual	\$0	\$600	\$0	\$1,000	\$1,100	\$1,100	\$0	\$1,000
Family	\$0	\$1,200	\$0	\$3,000	\$2,200	\$3,300	\$0	\$3,000
After deductible, plan pays	100%	70%	100%	70%	100%	50%	100%	50%
Out-of-pocket maximum								
Individual	\$3,500	\$7,500	\$5,000	\$7,500	\$3,500	\$10,000	\$3,500	\$10,000
Family	\$7,000	\$15,000	\$10,000	\$15,000	\$7,000	\$30,000	\$7,000	\$30,000
Lifetime maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Doctor's office visits								
Primary Care Services	\$10 copayment	70%, after deductible	\$20 copayment	70%, after deductible	\$25 copayment	50%, after deductible	\$15 copayment	50%, after deductible
Specialist Services	\$20 copayment	70%, after deductible	\$40 copayment	70%, after deductible	\$50 copayment	50%, after deductible	\$25 copayment	50%, after deductible
Preventive Care	100%	70%, no deductible	100%	70%, no deductible	100%	50%, no deductible	100%	50%, no deductible
Routine Eye Exam	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	\$25 copayment (once every 24 months)	Not covered

*Chart reflects dollar amounts that member pays or coinsurance percentages that plan pays.

Summary of Medical Benefits

Preferred Plan Comparison*	BMCS Open Choice® - 1		BMCS Open Choice® - 2		BMCS Open Choice® - 3		BMCS POS	
	In network	Out of network	In network	Out of network	In network	Out of network	Referred	Self-referred
Hospital Services								
Inpatient Hospital Services	\$75 per day (maximum of 5 copayments per admission)	70%, after deductible	\$350 copayment per admission	70%, after deductible	\$300 copayment	50%, after deductible	\$250 copayment per admission	50%, after deductible
Outpatient Surgery	\$75 copayment	70%, after deductible	\$200 copayment	70%, after deductible	\$200 copayment	50%, after deductible	\$100 copayment	50%, after deductible
Emergency Room (copayment waived if admitted)	\$100 copayment	\$100 copayment	\$100 copayment	\$100 copayment	\$100 copayment	\$100 copayment	\$100 copayment	\$100 copayment
Urgent Care/Non-Urgent Use of Urgent Care	\$28 copayment	70%, after deductible	\$28 copayment	70%, after deductible	\$50 copayment	50%, after deductible	\$24 copayment	50%, after deductible
Ambulance								
Emergency	100%	100%	100%	100%	100%	100%	100%	100%
Diagnostic Procedures								
Outpatient Laboratory / Pathology	100%	70%, after deductible	100%	70%, after deductible	100%, after deductible	50%, after deductible	100%	50%, after deductible
Outpatient Radiology (routine radiology / diagnostic MRI/MRA, CT/CTA scan, PET scan)	\$20 copayment	70%, after deductible	\$40 copayment	70%, after deductible	100%, after deductible	50%, after deductible	100%	50%, after deductible
Therapy Services								
Physical, Occupational and Speech	\$15 copayment [visits 1-30] \$25 copayment [visits 31-60] (60 visits per calendar year for PT/OT/ST)	70%, after deductible (60 visits per calendar year for PT/OT/ST)	\$20 copayment [visits 1-30] \$40 copayment [visits 31-60] (60 visits per calendar year for PT/OT/ST)	70%, after deductible (60 visits per calendar year for PT/OT/ST)	\$25 copayment [visits 1-30] \$50 copayment [visits 31-60]	50%, after deductible	100% (up to 60 consecutive days per condition covered, subject to significant improvement)	50%, after deductible (up to 60 consecutive days per condition covered, subject to significant improvement)
Chiropractic Care	\$20 copayment [30 visits per calendar year]	70%, after deductible (30 visits per calendar year)	\$40 copayment [30 visits per calendar year]	70%, after deductible (30 visits per calendar year)	\$50 copayment [30 visits per calendar year]	50%, after deductible (30 visits per calendar year)	100% (100 visits per calendar year)	50%, after deductible (100 visits per calendar year)
Private-Duty Nursing	100%	70%, after deductible	100%	70%, after deductible	100%, after deductible	50%, after deductible	100%	50%, after deductible
Hospice and Home Health Care	100%	70%, after deductible	100%	70%, after deductible	100%, after deductible	50%, after deductible	100%	50%, after deductible
Durable Medical Equipment and Prosthetics	\$20 copayment	70%, after deductible	\$40 copayment	70%, after deductible	100%, after deductible	50%, after deductible	100%	50%, after deductible

*Chart reflects dollar amounts that member pays or coinsurance percentages that plan pays.



Summary of Medical Benefits



Preferred Plan Comparison*	BMCS Open Choice® - 1		BMCS Open Choice® - 2		BMCS Open Choice® - 3		BMCS POS	
	In network	Out of network	In network	Out of network	In network	Out of network	Referred	Self-referred
Mental Health care								
Outpatient	\$20 copayment	70%, after deductible	\$40 copayment	70%, after deductible	\$50 copayment	50%, after deductible	\$25 copayment	50%, after deductible
Inpatient	\$75 per day (maximum of 5 copayments per admission)	70%, after deductible	\$350 copayment per admission	70%, after deductible	\$300 copayment per admission	50%, after deductible	\$250 copayment per admission	50%, after deductible
Substance abuse treatment								
Outpatient/Partial Facility Visits	\$20 copayment	70%, after deductible	\$40 copayment	70%, after deductible	\$50 copayment per admission	50%, after deductible	\$25 copayment	50%, after deductible
Inpatient Rehabilitation	\$75 per day (maximum of 5 copayments per admission)	70%, after deductible	\$350 copayment per admission	70%, after deductible	\$300 copayment per admission	50%, after deductible	\$250 copayment per admission	50%, after deductible
Inpatient Detoxification	\$75 per day (maximum of 5 copayments per admission)	70%, after deductible	\$350 copayment per admission	70%, after deductible	\$300 copayment per admission	50%, after deductible	\$250 copayment per admission	50%, after deductible

*Chart reflects dollar amounts that member pays or coinsurance percentages that plan pays.

Contacts

Benefit Type	Carrier	Website	Phone Number
Medical	Aetna	<i>aetna.com</i>	Member Services: (800) 293-3536 Info Health Line: (800) 556-1555
Prescription	Capital Rx	<i>cap-rx.com</i>	Customer Care Team: (877) 542- 2779
Telehealth	Teladoc	<i>Teladoc.com/aetna</i>	Customer Service: (855) 835-2362



This summary of benefits is not intended to be a complete description of Bucks and Montgomery County Schools Healthcare Consortium's insurance benefit plans.

Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Bucks and Montgomery County Schools Healthcare Consortium maintains its benefit plans on an ongoing basis, Bucks and Montgomery County Schools Healthcare Consortium reserves the right to terminate or amend each plan in its entirety or in any part at any time.

Please contact the HR department of your participating entity with questions regarding the information provided in this overview.

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.

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