



# Benefit Summary

## USA TRUCK INC

### BC 4000-80\_HDHP\_E



An Independent Licensee of the Blue Cross and Blue Shield Association

## Welcome

Arkansas Blue Cross and Blue Shield is pleased to be your health insurance provider. For more than 75 years, Arkansas Blue Cross and Blue Shield has been a name Arkansans have trusted. This Benefit Summary gives an overview of your health coverage. This summary is not your policy. You will receive a Benefit Certificate that describes your complete health insurance coverage in greater detail.

## Save money with your health insurance

Most of us are interested in saving money, and when you use the services of in-network providers, you will pay less money out of pocket. Please take a moment to review this important information about your coverage.

**Provider:** You will see the term health care provider throughout this document. Providers are doctors, hospitals and others who offer medical services, such as labs or radiology clinics.

**In-network providers:** In-network health care providers are part of a group of participants who have agreed to give you a discount.

- In-network providers bill according to our agreement
- In-network providers participate in discounts for your medical services
- In-network providers participate in discounts for your medical services

- We pass the savings on to you, resulting in lower out-of-pocket expenses. Please check to see that your health care provider is in your network.

**Out-of-network providers:** Out-of-network health care providers may not offer discounted services to our members.

- Out-of-network providers follow their own billing rules for services
- Your out-of-pocket expenses will be greater when you use an out-of-network provider
- Your health insurance policy is set up with a higher coinsurance.

Always check the network status of a provider that your doctor may refer

you to for additional care. If you're referred to an out-of-network provider by an in-network provider, you still may have to pay higher costs.

**Medical emergency:** In a medical emergency, go directly to the nearest hospital. Medical services are covered at your plan's in-network deductible and health coinsurance amounts. Please note, if a visit to the hospital emergency room isn't a medical emergency, then in-network coverage may not be allowed. This can result in higher out-of-pocket costs. See your Benefit Certificate for a complete description of medical emergencies.

*At Arkansas Blue Cross, your continued good health is our main concern.*

## HOW TO FIND AN IN-NETWORK PROVIDER

Visit us online at: [arkansasbluecross.com/findcare](http://arkansasbluecross.com/findcare)

Your Provider Network is: **True Blue**

Call Customer Service at:

**479-527-2310** or **1-800-817-7726**

**Important Note:** For your protection, we want you to know that doctors and hospitals may require up-front payment of your anticipated portion of the deductible and coinsurance fees. For some health policies, out-of-state providers may not be included at in-network rates. Check your Evidence of Coverage for your plan details.

### Important Health Disclaimer from Health Arkansas Blue Cross and Blue Shield

This document is intended only to highlight your benefits and should not be relied on to fully determine coverage. **Some of the above services are subject to visit, day and/or dollar limits.** Please refer to your Benefit Certificate for a full explanation of your coverage, the limitations of these benefits and the services that are not covered. If this document conflicts in any way with the policy issued to your employer, the policy shall prevail.

## Descriptions

**Individual Deductible:** A dollar amount that you pay for healthcare services before the health plan begins to pay. Every policy has an individual or family deductible. If you are the only person on your policy, then you will pay for healthcare costs covered by your plan until you meet your individual deductible. Family deductibles work differently.

**Family Deductible:** If you or anyone in your family meets the individual deductible, then your health plan will begin to pay a portion of medical expenses for that person for that calendar year (also called coinsurance). However, when the family deductible is met by any combination of family members, coinsurance will pay on all family members—even in the event when no single family member meets the individual deductible. *Continues on page four.*

**Annual Limit on Cost Sharing:** The claims amount that you must pay in a calendar year before you're no longer expected to pay copayments, deductible or coinsurance for the remainder of the year. The annual limitation on cost sharing is outlined in the Schedule of Benefits.

**Coinsurance:** A percentage of all remaining eligible medical expenses that is your responsibility to pay after your deductible has been satisfied.

**Copayment:** The amount you're required to pay to a preferred provider for covered medical expenses.

**Your Individual Deductible**  
\$4,000/\$12,000  
(In-network and Out-of-network)

**Your Family Deductible**  
\$8,000/\$24,000  
(In-network and Out-of-network)

Your Annual Limit on Cost Sharing		
	Individual	Family
In-Network	\$6,650	\$13,300
Out-of-Network*	\$24,000	\$48,000

Service Type**	Your Cost In-Network Coinsurance	Your Cost Out-of-Network
<b>Professional Services</b>		
<b>Primary care physician visit</b>	20%	40%
<b>Specialty physician visit</b>	20%	40%
<b>Adult wellness</b> (deductible does not apply in network)	0%	40%
<b>Children's preventive health services</b> (deductible does not apply in network, immunizations covered 100%)	0%	40%
<b>Professional fees for inpatient surgical and medical services</b>	20%	40%
<b>Professional fees for outpatient surgical and medical services</b>	20%	40%
<b>Hospital and Other Medical Facility Services</b>		
<b>Hospital visit (inpatient)</b>	20%	40%
<b>Hospital (outpatient) includes surgery, diagnosis and therapeutic care</b>	20%	40%
<b>Emergency room visit</b>	20%	20%
<b>Maternity and obstetrics</b>	20%	40%
<b>Other Services</b>		
<b>Durable medical equipment</b>	20%	40%
<b>Diabetic supplies</b>	20%	40%
<b>Mental health**</b>	20%	40%
<b>Therapeutic services</b>		
- Physical and occupational therapy**	20%	40%
- Chiropractic	20%	40%
<b>Speech**</b>	20%	40%
<b>Ambulance services</b>		
- Ground	20%	20%
- Air	20%	20%
<b>Retail Pharmacy</b>		
- Standard with Step w/Prev Rx	20%	Not-covered
- subject to deductible		

*\*\*Additional fees may apply. Please check your Benefit Certificate.*

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## Family Deductible Details

Bob and Sue Thompson have one child, Margo. Their family deductible is \$3,000 and the individual deductible is \$1,500. Sue paid \$1,200 in covered healthcare expenses. Bob paid \$1,100 in covered healthcare expenses. Margo paid \$700 in covered healthcare expenses. None of the Thompson's met the individual deductible. However, their family's total expense is \$3,000 (meeting the family deductible) and the health plan will begin paying coinsurance for all family members. However, if Bob met his individual deductible before the rest of the family had any expenses, then Bob's coinsurance would have kicked in (until the family deductible was met).

## Other Member Services

**Blueprint Portal** – your personal online self-service center – allows you access to a wealth of information from the home page of our website at [arkansasbluecross.com](http://arkansasbluecross.com). Access or register for Blueprint Portal through the sign in box on the home page.

**The Personal Health Record (PHR)** is a confidential, online medical record that combines health information provided by both you and medical claims submitted to us by the doctors, hospitals and other health care providers you have visited so you can keep track of your personal health information.

**HealthConnect Blue** – a free health program from Health Advantage that provides you with a variety of resources to help you reach your health goals; available through "Health Resources" on My Blueprint.

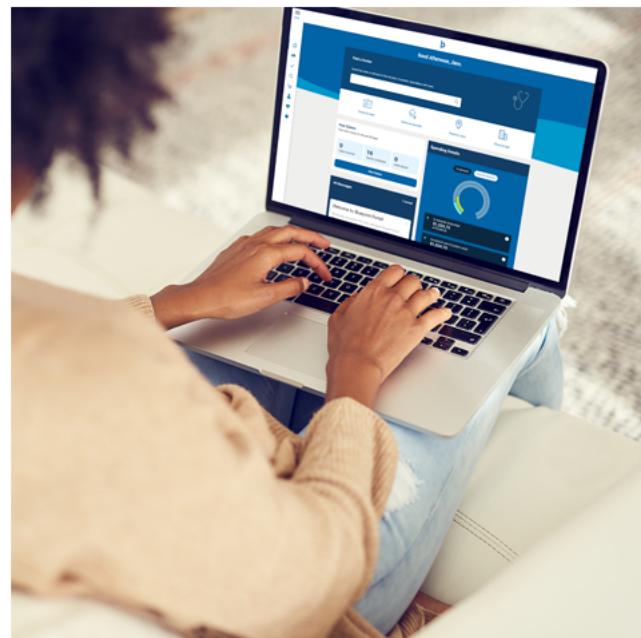
## Questions?

We hope you'll call us with any questions or concerns. Our office hours are Monday through Friday from 8 a.m. to 4:30 p.m. (CST).

**Customer Service Number**  
(866) 254-9117 or (800) 299-4060

**More information can be found on our website at:**  
[arkansasbluecross.com](http://arkansasbluecross.com)

**Local Sales and Service Center:**  
ArkansasBlue Welcome Center  
3501 Old Greenwood Road  
Suite 3  
Fort Smith, AR 72903



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