



**BlueCross BlueShield  
of Texas**

**Summary of PPO Select Basic Benefits**

**Summary of Benefits:**

- Five deductible choices - \$1,500, \$2,500, \$3,500, \$5,000 (in-network; out-of-network deductible is 2X the individual deductible).
- Office Visit is covered subject to the deductible and co-insurance (no co-pay).
- Security Provision for all plans - \$3,000 in-network for individuals and \$9,000 in-network for families
- Lifetime Maximum benefit is \$5,000,000 per person.
- Inpatient hospital benefits and professional care subject to the deductible and co-insurance.
- Outpatient professional care including office visits, x-rays, lab and diagnostic services (medically necessary) are subject to the deductible and co-insurance.
- Emergency care is subject to deductible and co-insurance.
- In-network co-insurance is 75/25%; out-of-network is 50/50%.
- Routine Physical exams are subject to deductible, coinsurance and a \$300 preventive care max per calendar year.
- Routine Vision exam - one per person per year, subject to deductible, coinsurance and \$300 preventive care max per calendar year.
- Routine Hearing exam – one per person per year, subject to deductible, coinsurance and \$300 preventive care max per calendar year.
- Well child care including developmental assessment, subject to deductible, coinsurance and \$300 preventive care max per calendar year.
- Children immunization benefits are covered through age 7 at 100% of allowable amount.
- Human organ and tissue transplant benefits - \$300,000 lifetime benefit maximum.
- Home Health Care, Hospice and Skilled Nursing facility benefits (subject to limitations).
- Three tier prescription drug plan. All plans have a separate \$500 drug deductible(separate drug deductible does not apply to Generic drugs) then co-pays of \$10 for generic drugs, \$50 for preferred drugs, and \$65 for non-preferred.
- Drug coverage is \$2,500 per person per calendar year.

**Additional Benefits:**

- 24 hour, worldwide emergency care.
- Access to one of the largest provider networks in the state, BlueChoice®.
- Blue Card program-in-network benefits paid while traveling.
- Age banded rates for child only coverages.
- Security of one of the most widely recognized insurance cards-Blue Cross and Blue Shield of Texas.
- Network providers will precertify your medical care.
- Network providers will file your claims for you.

*For a complete description of benefits, limitations, and exclusions, please refer to the Outline of Coverage for PPO Select Basic.*