

Medical Benefit Highlights

Personal Choice CDHP Villanova University

Covered Services	Your Costs (You pay)	
	In-Network	Out-of-Network
Benefits per Contract Year		
Deductible (Aggregate) ¹ Individual/Family	\$1,700/\$3,600	\$5,000/\$10,000
Out-of-Pocket Maximum (Aggregate) ² Individual/Family	\$3,500/\$7,000	\$10,000/\$20,000
Coinsurance	20%	50%
Preventive Services		
Preventive Care	No charge no deductible	50% no deductible
Preventive Colonoscopy		
Preventive Plus Providers	No charge no deductible	Not covered
Hospital Based	No charge no deductible	50% no deductible
Physician Services		
Primary Care Physician (PCP)		
Office Visit	20% after deductible	50% after deductible
Telemedicine Visit	20% after deductible	50% after deductible
Specialist		
Office Visit	20% after deductible	50% after deductible
Telemedicine Visit	20% after deductible	50% after deductible
Retail Health Clinic Visit	20% after deductible	50% after deductible
Urgent Care Visit	20% after deductible	50% after deductible
Virtual Care³		
Telemedicine	No charge no deductible	Not covered
Teledermatology	No charge no deductible	Not covered
Telebehavioral Health	No charge no deductible	Not covered
Therapy Services		
Physical Therapy (30 visits/year) ⁴		
Freestanding	20% after deductible	50% after deductible
Hospital Based	20% after deductible	50% after deductible
Occupational Therapy (30 visits/year) ⁴		
Freestanding	20% after deductible	50% after deductible
Hospital Based	20% after deductible	50% after deductible
Speech Therapy (20 visits/year) ⁵	20% after deductible	50% after deductible

Emergency Services
Emergency Room
Emergency Ambulance
Non-Emergency Ambulance

In-Network
20% after deductible
20% after deductible
20% after deductible

Out-of-Network
Covered at In-Network level
Covered at In-Network level
50% after deductible

Hospital Services
Inpatient Hospital Services (In-Network: 365 days/year; Out-of-Network: 70 days/year) ⁶
Observation Services
Maternity Hospital Services ⁶
Inpatient Professional Services (includes Maternity)

In-Network
20% after deductible
20% after deductible
20% after deductible
20% after deductible

Out-of-Network
50% after deductible
50% after deductible
50% after deductible
50% after deductible

Outpatient Surgery
Freestanding
Hospital Based
Outpatient Professional Services

In-Network
20% after deductible
20% after deductible
20% after deductible

Out-of-Network
50% after deductible
50% after deductible
50% after deductible

Outpatient Diagnostics
Diagnostic Medical (EKG)
Routine Radiology (X-Ray)
Freestanding
Hospital Based
Advanced Imaging (MRI/MRA,CT/CTA Scan, PET Scan)
Freestanding
Hospital Based

In-Network
20% after deductible
20% after deductible
20% after deductible
20% after deductible
20% after deductible
20% after deductible
20% after deductible

Out-of-Network
50% after deductible
50% after deductible
50% after deductible
50% after deductible
50% after deductible
50% after deductible
50% after deductible

Outpatient Lab and Pathology
Freestanding
Hospital Based

In-Network
20% after deductible
20% after deductible

Out-of-Network
50% after deductible
50% after deductible

Other Medical Services
Spinal Manipulations (20 visits/year) ⁵
Acupuncture (18 visits/year) ⁵
Standard Injectables
Allergy Injections
Biotech/Specialty Injectables
Home/Office
Outpatient
Chemotherapy
Dialysis

In-Network
20% after deductible
20% after deductible
20% after deductible
20% after deductible
20% after deductible
20% after deductible
20% after deductible
20% after deductible
20% after deductible

Out-of-Network
50% after deductible
50% after deductible
50% after deductible
50% after deductible
50% after deductible
50% after deductible
50% after deductible
50% after deductible
50% after deductible

Skilled Nursing Facility (120 days/year) ⁵	20% after deductible	50% after deductible
Home Health	20% after deductible	50% after deductible
Hospice	20% after deductible	50% after deductible
Durable Medical Equipment (DME)	20% after deductible	50% after deductible
Mental Health – Outpatient (includes serious mental illness and substance abuse)		
Office Visit	20% after deductible	50% after deductible
All Other Services	20% after deductible	50% after deductible
Mental Health – Inpatient (includes serious mental illness and substance abuse) ⁶	20% after deductible	50% after deductible

- 1 Aggregate deductible: For family coverage, the entire family deductible must be met before copayments or coinsurance are applied for an individual member.
- 2 Aggregate out-of-pocket maximum: For family coverage, the entire family out-of-pocket maximum must be met before copayments or coinsurance are applied for an individual member.
- 3 Telemedicine is provided by a designated telemedicine provider, please visit www.ibx.com/findcarenow.
- 4 Physical Therapy, Occupational Therapy, and Cognitive Therapy combined visit limit in and out-of-network.
- 5 Combined in and out-of-network.
- 6 Inpatient hospital out-of-network day limit combined for all inpatient medical, maternity, mental health, serious mental illness, and substance abuse services.

The Personal Choice® Preferred Provider Organization (PPO) gives you freedom of choice by allowing you to select your own doctors and hospitals. You maximize your coverage by accessing care through Personal Choice's network of hospitals, doctors, and specialists, or by accessing care through preferred providers who participate in the BlueCard® PPO program. If you access care from a provider who does not participate in our network, you will have higher out-of-pocket costs and may have to submit your claim for reimbursement.

This summary represents only a partial listing of benefits and exclusions of the Medical Program described in this summary. If your employer purchases another program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by medical policy. As a result, this managed care plan may not cover all of your health care expenses. Read your contract/member benefit booklet carefully for a complete listing of terms, limitations, and exclusions of the program. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.ibx.com/LGIACBooklet or call 1-800-ASK-BLUE (TTY: 711).

Benefits may be changed by Independence Blue Cross to comply with applicable federal/state laws and regulations.

Certain services require preapproval/precertification by the health plan prior to being performed. To obtain a list of services that require authorization, please log on to <http://www.ibx.com/preapproval> or call the phone number that is listed on the back of your identification card.

Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross - Independent licensees of the Blue Cross and Blue Shield Association. www.ibx.com

Vision Benefit Highlights

Vision Program Annual Benefit

Covered Services

Benefits
Annual Plan Maximum
Deductible (Individual/Family)
Out-of-Pocket Maximum (Individual/Family)

Exam

Benefit Frequency
Routine Eye Exam at Davis Participating Providers

Lenses

Benefit Frequency
Single Vision Lenses
Bifocal Lenses
Trifocal Lenses
Lenticular Lenses
Lens Options ³
Standard Progressive Lenses
Premium Progressive Lenses
Ultra Progressive Lenses
Polycarbonate Lenses - Single Vision ⁴
Polycarbonate Lenses - Multifocal Vision
Photosensitive Lenses - Single Vision
Photosensitive Lenses - Multifocal Vision
High-Index Lenses
Polarized Lenses
Lens Coatings
Tinted Plastic Lenses
UV-Coated Lenses
Scratch-Resistant Coating Single-Vision Lenses
Scratch-Resistant Coating Multifocal Lenses
Scratch-Protection Plan Single Vision Lenses
Scratch-Protection Plan Multifocal Vision Lenses
Anti-Reflective Standard Lenses
Anti-Reflective Premium Lenses
Anti-Reflective Ultra Lenses

Your Costs (You pay)

In-Network ¹	Out-of-Network
Unlimited	Unlimited
\$0/\$0	\$0/\$0
\$0/\$0	\$0/\$0

In-Network ¹	Out-of-Network
1 / Contract Year	1 / Contract Year
No charge	Subject to Reimbursement

In-Network ¹	Out-of-Network ²
1 / Contract Year	1 / Contract Year
No charge	Subject to Reimbursement
No charge	Subject to Reimbursement
No charge	Subject to Reimbursement
No charge	Subject to Reimbursement
\$50	Not covered
\$90	Not covered
\$140	Not covered
\$30	Not applicable
\$30	Not applicable
\$60	Not applicable
\$70	Not applicable
\$55	Not applicable
\$60	Not applicable
No charge	Not applicable
\$12	Not applicable
\$15	Not applicable
\$25	Not applicable
Not covered	Not applicable
Not covered	Not applicable
\$33	Not applicable
\$48	Not applicable
\$60	Not applicable

Frames	In-Network ¹	Out-of-Network
Benefit Frequency	1 / Contract Year	1 / Contract Year
Davis Collection Fashion Frames	No charge	Not applicable
Davis Collection Designer Frames	No charge	Not applicable
Davis Collection Premier Frames	No charge	Not applicable
Non-Davis Collection Frames	Up to \$65 Allowance (plus a 20% discount on overage) ⁵	Subject to Reimbursement
Visionworks Frames Option	No charge	Not applicable
Contact Lenses (in lieu of glasses)	In-Network ¹	Out-of-Network
Benefit Frequency	1 / Contract Year	1 / Contract Year
Davis Collection Standard Daily Contact Lenses & Evaluation	Not covered	Not applicable
Davis Collection Specialty Contact Lenses & Evaluation	Not covered	Not applicable
Davis Collection Disposable Contact Lenses & Evaluation	Not covered	Not applicable
Non-Davis Collection Contact Lenses & Evaluation	Contacts: Up to \$100 Allowance; Evaluation: Not covered; (plus a 15% discount on overage) ⁵	Subject to Reimbursement
Medically-Necessary Contact Lenses ⁶	Not covered	Not covered

- 1 Participating Davis provider benefit.
- 2 Lens Options are subject to out-of-network base lens reimbursement. See your benefit booklet for reimbursement amounts.
- 3 Spectacle lens options are available at most participating providers and member pays fixed discounted prices.
- 4 Polycarbonate lenses for dependent children, monocular patients, and patients with prescriptions greater than or equal to +/6.00 diopters are covered at no cost.
- 5 Member is responsible for balance. Additional discounts not applicable at Walmart, Costco, or Sam's Club locations.
- 6 Covered with prior approval.

This summary represents only a partial listing of benefits of the Vision Care Program described in this summary. If your employer purchases another program, the benefits may differ. Also, benefits may be further defined by the vision policy. As a result, this vision plan may not cover all of your vision or health care expenses. Read your contract/member benefit booklet carefully for a complete listing of terms and limitations of the program. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.ibx.com/LGBooklet or call 1-800-ASK-BLUE (TTY: 711).

Benefits may be changed by Independence Blue Cross to comply with applicable federal/state laws and regulations.

Administered by Davis Vision.

Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross - Independent licensees of the Blue Cross and Blue Shield Association. www.ibx.com

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English: ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-800-275-2583 (TTY: 711) or speak to your provider.

العربية: انتباه: إذا كنت تتحدث العربية، فيمكنك الحصول على مساعدة لغوية مجانية. كما تتوفر الوسائل والخدمات المساعدة والمناسبة مجاناً لضمان وصول المعلومات إليك بصيغ ميسرة ومناسبة. يُرجى الاتصال على الرقم 1-800-275-2583 (TTY: 711) أو يمكنك التحدث مع مقدم الرعاية الخاص بك.

বাংলা: দৃষ্টি আকর্ষণ: যদি আপনি বাংলাভাষী হন, তাহলে আপনার জন্য বিনামূল্যে ভাষা সহায়তা পরিষেবা উপলব্ধ। অ্যাক্সেসিবল ফরম্যাটে তথ্য প্রদান করার জন্য উপযুক্ত সহায়ক উপকরণ ও পরিষেবা বিনামূল্যে উপলব্ধ। 1-800-275-2583 (TTY: 711) নম্বরে কল করুন বা আপনার প্রদানকারীর সঙ্গে যোগাযোগ করুন।

普通话: 注意: 如果您说普通话, 我们将为您免费提供语言协助服务。我们还免费提供适当的辅助工具和服务, 确保以无障碍格式传递信息。请致电 1-800-275-2583 (TTY: 711) 或咨询服务提供者。

Français: ATTENTION : Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et des services supplémentaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-800-275-2583 (TTY: 711) ou parlez-en à votre fournisseur.

Kreyòl Ayisyen: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis asistans pou lang ki disponib pou ou. Gen èd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòm aksèsib ki disponib tou gratis. Rele nan 1-800-275-2583 (TTY: 711) oswa pale ak founisè w la.

ગુજરાતી: ધ્યાન આપો: જો તમે ગુજરાતી બોલો છો, તો તમારી માટે મફત ભાષા સહાયતા સેવા ઉપલબ્ધ છે. સુલભ સ્વરૂપમાં માહિતી પૂરી પાડવા માટે યોગ્ય સહાયક સાધનો અને સેવાઓ પણ મફતમાં ઉપલબ્ધ છે. 1-800-275-2583 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતાનો સંપર્ક કરો.

हिंदी: ध्यान दें: अगर आप हिंदी बोलते हैं, तो आपके लिए भाषा संबंधी सहायता सेवाएँ मुफ्त में उपलब्ध हैं। सुलभ फॉर्मेट में जानकारी प्रदान करने के लिए उचित सहायक सहायता और सेवाएँ भी मुफ्त में मिलती हैं। 1-800-275-2583 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।

Italiano: ATTENZIONE: Se parli Italiano, puoi trovare disponibili servizi gratuiti di assistenza linguistica. Gratuitamente, sono inoltre disponibili ausili e servizi di supporto adeguati per fornire informazioni in formati accessibili. Chiama il numero 1-800-275-2583 (TTY: 711) oppure rivolgiti al tuo fornitore.

日本語: 注意: 日本語話者の方には、無料の言語支援サービスをご提供しています。アクセシビリティ情報を提供するための適切な補助やサービスも無料でご利用いただけます。1-800-275-2583 (TTY: 711) にお電話くださるか、または、プロバイダーにお問い合わせください。

한국어: 주의: 한국어를 구사하시는 경우 무료 언어 보조 서비스를 이용할 수 있습니다. 접근성 높은 형식으로 정보를 제공하기 위한 적절한 보조 도구 및 서비스 역시 무료로 이용 가능합니다. 1-800-275-2583 (TTY: 711) 에 전화하시거나 서비스 제공업체에 문의하세요.

Diné bizaad: BAA'ÁKONÍNÍZIN: Diné bizaad bee yánílti'go, t'áá jiik'eh saad bee áka'aná'awo' bee áka'anída'awo'í ná hóló. T'áadoole'é binahjí' bee adahodooníí diné bich'í' anídahazt'í'í bee bika'anída'awo'í beego bee baa dahane'í baa dahwiizt'í'go hadadilyaaígíí áldó' t'áá jiik'eh hóló. Kohjí' 1-800-275-2583 (TTY: 711) hodíilnih doodago níka'análawo'í bich'í' hanidziih.

Pennsilfaanisch-Deutsch: WICHDICH: Wann du Deutsch schwetzscht, kenne mer dich Schprooch-Hilf beigriege, unni as es dich ennich eppes koschde zellt. Mir kenne dich aa differnti Sadde Hilf beigriege, wasewwer as brauchscht fer Information griege, aa fer nix. Call 1-800-275-2583 (TTY: 711) odder schwetz mit dei Provider.

Polski: UWAGA: Jeśli jesteś osobą polskojęzyczną, pamiętaj, że oferujemy bezpłatne usługi pomocy językowej. Bezpłatnie dostępne są również odpowiednie materiały pomocnicze i usługi informacyjne w przystępnych formatach. Zadzwoń na numer 1-800-275-2583 (TTY: 711) lub porozmawiaj z dostawcą usług.

Português: ATENÇÃO: se você fala português, há serviços gratuitos de assistência linguística disponíveis. Também são disponibilizados gratuitamente para suporte e serviços auxiliares apropriados para o fornecimento de informações. Ligue para 1-800-275-2583 (TTY: 711) ou entre em contato com seu prestador.

Русский: Внимание! Если вы говорите по-русски, вам доступны бесплатные услуги переводчика. Также бесплатно предоставляются соответствующие вспомогательные услуги по предоставлению информации в доступных форматах. Звоните по телефону 1-800-275-2583 (TTY: 711) или обратитесь к своему провайдеру.

Español: ATENCIÓN: Si habla español, hay servicios gratuitos de asistencia lingüística disponibles. También hay ayudas y servicios auxiliares disponibles y sin cargo en formatos accesibles para brindarle información. Llame al 1-800-275-2583 (TTY: 711) o hable con su prestador.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, available para sa iyo ang mga libreng serbisyo sa tulong sa wika. Available din ang naaangkop na mga auxiliary aid at serbisyo para magbigay ng impormasyon sa mga naa-access na format nang walang bayad. Tumawag sa 1-800-275-2583 (TTY: 711) o makipag-usap sa iyong provider.

తెలుగు: గమనిక: మీరు తెలుగు మాట్లాడితే, ఉచిత భాష సహాయ సేవలు మీకు అందుబాటులో ఉన్నాయి. అందుబాటులో ఉన్న ఫార్మాట్లలో సమాచారాన్ని అందించడానికి తగిన సహాయక పరికరాలు అలాగే సేవలు కూడా ఉచితంగా లభిస్తాయి. 1-800-275-2583 (TTY: 711) నంబర్ కు కాల్ చేయండి లేదా మీ ప్రొవైడర్ తో మాట్లాడండి.

Українська: Увага! Якщо ви говорите українською, вам доступні безплатні послуги перекладача. Також безоплатно надаються відповідні допоміжні послуги з надання інформації в доступних форматах. Телефонуйте за номером 1-800-275-2583 (TTY: 711) або зверніться до свого провайдера.

Tiếng Việt: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi có dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Bạn cũng có thể nhận được các công cụ và dịch vụ hỗ trợ khác để giúp tiếp cận thông tin dễ dàng hơn, hoàn toàn miễn phí. Vui lòng gọi 1-800-275-2583 (TTY: 711) hoặc liên hệ với nhà cung cấp dịch vụ của bạn để được hỗ trợ.

Yorùbá: ÀKÍYÈSÍ: Tí o bá nso Yorùbá, àwọn isẹ̀ àtilẹ̀hin èdè lófẹ̀ẹ̀ wà lárọ̀wọ̀tó rẹ. Àwọn isẹ̀ àtilẹ̀hin irànlọ̀wọ̀ tó yẹ láti pèsè iwífúnni ní ọ̀nà irááyèsì kíkà wà lárọ̀wọ̀tó bakanna lófẹ̀ẹ̀. Pẹ 1-800-275-2583 (TTY: 711) tàbí kí ó bá olùpèsè rẹ sọrọ.

Discrimination Is Against the Law

This plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This plan does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

This plan:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator.

If you believe that this Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: our Civil Rights Coordinator, in person or by mail: 1901 Market Street, Philadelphia, PA 19103, by phone: 1-888-377-3933 (TTY: 711), by fax: 215-761-0245, or by email:

civilrightscoordinator@1901market.com.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at the following website: www.healthinsurancehosting.com/notices.