BlueCare PPO Silver Plan – Member Benefit Summary

Member Name: Maria Thompson Member ID: BCP-1122334455 Group Number: BCG-202-MED

Plan Status: ACTIVE

Key Medical Benefits

Primary Care Office Visits

- \$25 co-pay per visit
- Covered at 100% post co-pay

Specialist Visits

- \$45 co-pay
- Covered at 100% post co-pay with referral

Laboratory Services

- Routine diagnostics (CBC, CMP, HbA1c, Thyroid Panel, Urinalysis): Covered at 100% if ordered by in-network provider
- No co-pay

Radiology Services

- X-rays, Ultrasound: Covered with \$50 co-pay
- Advanced imaging (CT/MRI): Requires prior authorization

Pharmacy

Tier 1 Generic: \$10Tier 2 Brand: \$30Tier 3 Specialty: \$75

Prior Authorization Requirements

- PA **not** required for standard diagnostic bloodwork or in-network primary care visits
- PA required for physical therapy after 10 sessions, advanced imaging, and non-formulary drugs

Note: Preventive and chronic care follow-ups do not require pre-approval.