

HealthFirst Insurance, Inc. – Plan PPO Bronze

Member Name: Jason Patel

Member ID: HF-PPO-33445566

Group Number: HF-BRNZ-77

Plan Status: ACTIVE

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## Key Benefits

### Office Visits (PCP)

- \$40 co-pay
- Covered at 80% post co-pay

### Specialist Visits

- \$60 co-pay
- Requires referral from in-network PCP

### Laboratory Services

- Basic diagnostics (CBC, lipid panel, urinalysis): Covered at 80% with prior authorization
- Specialty or non-routine labs require documentation of medical necessity and pre-approval

### Radiology & Imaging

- Requires prior authorization for all non-emergency cases

### Physical Therapy, Chiropractic, Acupuncture

- Limited to 10 combined sessions per year
  - Pre-approval required
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## Prior Authorization Rules

- Required for **all labs** outside preventive care
  - Required for **all imaging**
  - Required for **specialist visits without a clear referral pathway**
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*Note: Failure to obtain prior authorization may result in claim denial.*