Pan-American PanaBridge Advantage Plan Effective 1-1-2015



Local Response National Support

	In Network
Annual Deductible	None
Doctor's Office Benefit Benefit pays one benefit per day if the patient is seen by a doctor for an illness or injury	\$70 per day; 10 days per calendar year
Preventive Care Preventive care services include wellness exams, routine immunizations, preventive screenings (e.g. blood pressure), well-women visits and routine mammograms (age and frequency applies)	Covered 100% (In network only)
Outpatient Services Diagnostic Lab Diagnostic Radiology Imaging and Advanced Studies	\$90 Lab Benefit per day; 6 days per calendar year \$150 X-Ray Benefit per day; 4 days per calendar year \$400 Imaging and Advanced Studies Benefit per day; 5 days per calendar year
Outpatient Surgery	Facility - \$250 benefit; 2 days per calendar year Surgeon Fee - \$1,000 benefit; 1 day per calendar year Anesthesia - \$250 benefit; 1 day per calendar year
	Daily Hospital Confinement Benefit: \$1,000 per day for room and board up to 60 days* per calendar year. For any days in Intensive Care Unit (ICU), \$2,000 per day up to 30 days annual maximum for ICU.
	Hospital Admission Benefit: \$1,000 on first day when confined to hospital
	*Hospital annual maximum of 60 days includes mental health stays. Substance Abuse is up to a maximum of 30 days per calendar year.
	Inpatient surgical fees: \$2,000 benefit; 1 day per calendar year
	Anesthesia—\$500 benefit; 1 day per calendar year
Emergency Room—Accident Emergency Room—Sickness	Accidents are covered under the Accidental Injury Care benefit \$75 Benefit per day; 4 days per calendar year
Other Services Durable Medical Equipment	\$25 benefit per day; 10 days per calendar year
Skilled Nursing Facility	\$500/day up to 57 days per calendar year following a covered hospital stay of at least 3 days, combined with inpatient hospital annual day maximum
Specified Illness Benefit	\$8,500 lump sum Spouse benefit is 50% of Plan Participant sum; Child benefit is 25% of the Plan Participant sum
Accidental Injury Care (off the job)	\$2,500 per occurrence after \$100 deductible per accident Some states have an AD&D benefit equal to two times medical benefit
cian at no cost to you)	24/7 physician care available via telephone for free; can provide consultations, diagnose, recommend treatment and write short term prescriptions
Prescription Drugs Retail and Mail Order Pharmacy	\$40 benefit per day, up to a maximum of \$40 per month

This plan is designed to meet the individual responsibility requirement of the Affordable Care Act.



If you have any questions, please contact Pan-American at:
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