

# FlexPlus



BlueCross  
BlueShield  
of Georgia

*Maximize your flexibility  
with **BCBSGa's extensive  
major medical plan***



# ***FlexPlus** - traditional major medical health care coverage from a company you can trust*

With today's rising health care costs, more and more Georgians need the big-benefit protection that comes along with the stability, freedom and flexibility offered in health care plans from Blue Cross Blue Shield of Georgia (BCBSGa).

For over 67 years, we've served the health insurance needs of Georgians. As the largest health insurer in the state, BCBSGa knows how important health insurance is and values the peace of mind it brings to our members. Our experience and knowledge has helped us become one of the most widely recognized companies in Georgia.

With BCBSGa FlexPlus plan options, medically necessary doctor visits, inpatient surgery, outpatient surgery and much more are covered. Regardless of the plan option you choose, you will enjoy the benefit of having a \$5 million lifetime maximum. Additionally, all BCBSGa FlexPlus plans cover child wellness services such as health assessments, immunizations and laboratory exams.

Life is unpredictable. Even if you're healthy now and exercise regularly, you could be caught off guard by an unexpected illness or injury. **FlexPlus plans have a solution with 100% coverage for outpatient treatment of accidental injuries within 14 days with NO deductible to pay.** FlexPlus has no maximum hospital stay period as long as the hospital stay is medically necessary and you have not yet reached your \$5 million lifetime maximum. With this coverage, you can focus on your health, not your health care bill.

*FlexPlus offers you*

## **1. CHOICE....**

## **2. FREEDOM...**

## **3. FLEXIBILITY....**

**CHOICE of Physicians and Hospitals** FlexPlus plans don't require that you select a specific physician or hospital to go to for your health care needs. The decision is completely up to you.

**FLEXIBLE Plan Designs to Fit your Budget Needs** With the option of three unique plan designs with deductible amounts ranging from \$2,500 to \$10,000, the higher the deductible you choose, the lower your monthly premium payment will be. No matter which plan you choose you still receive \$5,000,000 in lifetime benefits. Additionally, each plan has a maximum out-of-pocket limit, which is the amount of money you spend per calendar year after your annual deductible has been met. After the out-of-pocket limit has been reached, BCBSGa pays 100% for all covered benefits for the remainder of the calendar year.

**FREEDOM from Troublesome Claims Filing** Even though you have the freedom to visit the doctors and hospitals of your choice, certain providers who participate with BCBSGa will file all of your claim forms AUTOMATICALLY, no questions asked, saving you valuable time to focus on other important areas of your life. No troublesome paperwork, no photocopying and no postage when you visit a participating provider. Let us take care of it!

**Here's How it Works:** Select the plan with the deductible you want.

- After your annual deductible is met, you pay 20% of the covered charges up to your annual out-of-pocket maximum. FlexPlus pays the remaining 80%.
- Once your annual out-of-pocket limit is met, 100% of all covered charges are paid in full for the remainder of your calendar year.

It's that Simple!

**The BCBSGa Advantage** While you may choose any provider you wish and still enjoy the same benefits and coverage, BCBSGa has negotiated fees with participating PPO providers, which can save you money in the long run. If you choose to see a provider outside of our PPO network, you can still save money by accessing our Participating Physicians and Prudent Buyer Programs.

- The Prudent Buyer Program-hospitals and ancillary providers
- The Participating Physicians Program-physicians of all specialties

Each program allows for no balance billing and hassle-free claims payment because providers file claims for you! Additionally, this expanded list of providers is unmatched by any other insurance carrier in Georgia as nearly 100% of all physicians and hospitals in the state participate.

Bottom line, you receive the greatest level of benefits when you use a PPO network provider. The choice is your!

***Having health care coverage is made easy with the Power of Blue<sup>SM</sup> working for you.***

# Benefits at a Glance

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## Lifetime Maximum

**Calendar Year Deductible** *(Maximum there per family)*

- Individual
- Family

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## Coinsurance

**Calendar Year Coinsurance Out-of-Pocket Maximum**-*Maximum three per family*

- Individual
- Family

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## Physician Office Visit

**Preventive Care Adults-Covered for mandated benefits only**

*(Mammograms, pap smears, Prostate specific antigens)*

**Preventive Care Children -Wellness through age 5 only**

*\*Not subject to calendar year deductible*

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## Lab, X-ray

**Outpatient Surgery** *(In Hospital or Ambulatory Service Facility)*

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## Outpatient Facility

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## Maternity

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## Hospital Inpatient Service

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## Ambulance Service

**Physical/Occupational Therapy, Chiropractic** *(maximum 40 visits combined per calendar year)*

**Speech Therapy, Skilled Nursing** *(Maximum 30 visits 1 day per calendar year based on medical necessity)*

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## Respiratory Therapy

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## Radiation Therapy/Chemotherapy

**Behavioral Health/Substance Abuse-** *\$10,000 Lifetime Maximum*

*(Maximum 30 days per calendar year does not apply to the out of pocket max)*

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## Emergency Room

**Hospice Care Services-** *Maximum 120 visits per calendar year*

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## Home Health Care

*\*Not subject to calendar year deductible; \$3,000 Lifetime Maximum*

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## Durable Medical Equipment and Prosthetics

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## Prescription Drugs

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## Waiting Period for Pre-existing Conditions\*\*

*\* All benefits are subject to the Calendar Year Deductible unless otherwise notes.*

*\*\* Coverage will not be provided for the **12 months following** the effective date of this policy for any illness, injury or other condition for which medical advice, diagnosis, care or treatment was recommended or received in the **12 months prior** to the effective date.*

<b>FLEXPLUS \$2,500</b>	<b>FLEXPLUS \$5,000</b>	<b>FLEXPLUS \$10,000</b>
<b>\$5,000,000</b>	<b>\$5,000,000</b>	<b>\$5,000,000</b>
<b>\$2,500 \$7,500</b>	<b>\$5,000 \$15,000</b>	<b>\$10,000 \$30,000</b>
<b>Plan pays 80%</b>	<b>Plan pays 80%</b>	<b>Plan pays 80%</b>
<b>\$2,000 \$6,000</b>	<b>\$2,000 \$6,000</b>	<b>\$2,000 \$6,000</b>
<b>Plan pays 80%</b>	<b>Plan pays 80%</b>	<b>Plan pays 80%</b>
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<b>Plan pays 80%</b>	<b>Plan pays 80%</b>	<b>Plan pays 80%</b>
<b>Not covered except for complications of pregnancy</b>		
<b>Plan pays 80%</b>	<b>Plan pays 80%</b>	<b>Plan pays 80%</b>
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<b>Plan pays 80%</b>	<b>Plan pays 80%</b>	<b>Plan pays 80%</b>
<b>12 months from Contract Effective Date</b>		



**BlueCross  
BlueShield**  
of Georgia

## ***The Power of Blue.***<sup>®</sup>

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FlexPlus is underwritten by Blue Cross Blue Shield of Georgia,  
and Independent Licensee of the Blue Cross Blue Shield Association  
<sup>SM</sup>Service mark of the Blue Cross Blue Shield Association