

CHIP HMO

2025 Member Handbook and
Preventive Health Schedule



Pennsylvania's Children's
Health Insurance Program
We Cover All Kids.



Highmark Healthy Kids

Welcome to Highmark Healthy Kids

**Thank you for choosing Highmark Healthy Kids,
a CHIP HMO brought to you by Highmark Choice Company.**

Please take a few minutes to review the information in this handbook.
It can help you take full advantage of the valuable health care
benefits you have selected for your child.

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**See Appendix – Dental and Vision Benefits for benefit information.*

What is CHIP?

CHIP is a state and federally funded program that provides comprehensive health insurance to children up to 19 years of age. The CHIP program offered by Highmark Choice Company is called Highmark Healthy Kids. It is an HMO plan that requires members to use network doctors and hospitals, except for emergencies and out-of-network care, that is preauthorized. Our members have a wide range of benefits available to them through the CHIP program.

These include:

- Doctor's visits and checkups, including immunizations
- Prescription drugs
- Emergency room visits
- Hospital stays
- Behavioral health care
- Lab tests and X-rays
- Dental and vision care*

*See Appendix – Dental and Vision Benefits for benefit information.

Member Service

For your convenience, our Highmark Healthy Kids Member Service team is available toll-free by calling **1-800-KIDS-105 (TTY call 711)**, Monday through Friday, from 8:30 a.m. to 5 p.m. We can answer questions about your child's coverage and provide information on how to access the program's benefits.

Highmark Healthy Kids Member Service can help you with:

- Deciding what kind of services your child needs
- Choosing a provider near you
- Resolving problems
- Getting care for your child
- Learning more about services for children with special health care needs
- Requesting information in the format and/or language required for you to communicate your health care needs

You may also visit **HighmarkCHIP.com** for additional information.
You can write to us at: Highmark CHIP, P.O. Box Caring, Pittsburgh, PA 15230

Your CHIP identification card

Your child's access to care

The Blue Cross and/or Blue Shield symbols on your child's identification (ID) card are recognized around the world. Carry your child's ID card with you at all times and show it to the hospital, physician, pharmacy, or other health care professional whenever your child needs medical care.

Your child's ID card includes the following information:

- Your child's name
- Your child's identification number
- Your child's group number
- Copayment amounts
- The pharmacy network logos
- The toll-free Member Service phone number for questions about your coverage
- Blues On CallSM health information and decision support phone number
- A number to call when receiving services outside of the CHIP-Highmark Healthy Kids network
- Address for submitting claims from out-of-network doctors

Protect your card

If it's lost or stolen, please call Member Service immediately at **1-800-KIDS-105 (TTY call 711)**. You can also request additional or replacement cards online by going to [MyHighmark.com](https://www.MyHighmark.com) and selecting **Log In**.

If your child receives a new card, you should destroy the old ID card and only use the new one. The services that your child is receiving will continue to be available while you wait for the new card to arrive. It is illegal to lend your child's ID card to any person who is not eligible to use your benefits.

Paying for CHIP coverage

For many families, including American Indians and Alaskan Natives, CHIP is free. Families with higher incomes that do not qualify for free CHIP are responsible for monthly premiums.

Payment options

You can choose to pay your premium monthly, quarterly, semiannually, or annually. Payments can be made by check, money order, or through online payment via **Guest Pay** – we'll explain how to do this below.

OPTION 1:

Paying by check or money order:

Payments should be made out to "**Highmark**" and include the **invoice slip**, as well as your **child's account number** on the "note" line of your check or money order.

Here's where to mail your payment:

P.O. Box 643306
Pittsburgh, PA 15264-3306

OPTION 2:

Paying online with eBill:

1. Visit [HighmarkCHIP.com](https://www.HighmarkCHIP.com) and click on **Pay Bill**.
2. Enter your **Bill Account Number** and **Bill Zip Code**, then click **Pay as Guest**.
3. When **Make Invoice Payment** appears, select **Complete Payment Details**.
4. Select your **Account Type**, then fill in the **Institution Name**, **Routing Number**, and **Bank Account Number**, and click **Next**.
5. When the **Confirm Payment** screen appears, confirm the **Payment Amount** and **Payment Method** by clicking **Confirm and Pay**.

Payment due dates

For **Low-Cost** or **Full-Cost** CHIP members, premiums must be paid and received on or before the **15th of each month**. If the 15th of the month falls on a weekend or holiday, then the premium must be received on the next business day after the 15th.

It's a good idea to mail your child's premium payment **on or before the 10th of each month** to avoid any late penalties.

Late payments

If your child has **Full-Cost CHIP** and you fail to make timely premium payments, your child's coverage may terminate at the end of the last month for which payment was made.

After 31 days of delinquency, your child's account will be canceled retroactively to the end of the last month the premium was paid in full. Any and all claims for service incurred after the cancellation date will become the member's responsibility. You will be able to reapply for CHIP coverage and will be required to remit your child's initial premium.

For **Low-Cost members**, an initial payment of the full premium is required to access benefits for the next 12 months of coverage. If the initial premium is not received by the due date, you will be considered ineligible for coverage. If you have already made your initial premium payment and any other premium is not paid during your 12 months of coverage, you will remain responsible for all unpaid premiums. Coverage will continue until your child's renewal date unless you request a voluntary withdrawal from coverage. You must complete a full renewal and pay your child's initial premium payment for the next 12 months of continuous coverage to access benefits.

Premium increases

The monthly amount may be adjusted in the event of a rate change. Members will be notified of any change to the monthly premium due at least 30 days in advance of the change.

Receiving a bill for service

If your child uses network providers and receives care for covered services under CHIP, you should not receive a bill for any portion of the charges.

If you feel you've received a bill in error, here's what you should do:

1. Check it over carefully. Sometimes bills do not include correct insurance information and/or some might have been filed incorrectly.
2. Make sure your child's member identification number is correct — you can find it on your child's ID card.
3. Correct the spelling of the patient's name that appears on the bill, if necessary.
4. Contact the medical, dental, or vision service area noted below to see if they received a claim from the provider for the service in question. A Member Service representative will investigate the claim for you, answer any questions you may have, and keep you informed of its status.

The Member Service numbers are:

Highmark Choice Company 1-800-KIDS-105 (TTY call 711)

Davis Vision* 1-800-999-5431 (TTY call 711)

United Concordia* 1-800-332-0366 (TTY call 711)

Obtaining a claim form

Claim forms are available on the Highmark Choice Company website. Visit myhighmark.com and log in to your Highmark account. You can also call Member Service at **1-800-KIDS-105 (TTY call 711)**. When completing a claim form, make sure the information is accurate, then sign and date the form, attach any itemized bills, and mail to the address listed on the form.

If you suspect fraud or provider abuse

Highmark Choice Company providers should not send you bills for covered services that are covered under CHIP coverage. If you receive a balance bill from a provider showing unpaid charges, please contact Highmark Choice Company Member Service at **1-800-KIDS-105 (TTY call 711)** to find out why you received a bill.

* Dental coverage and dental benefit administration is provided by United Concordia Companies, Inc. Vision coverage and vision benefit administration is provided by Davis Vision, Inc. United Concordia Companies, Inc. and Davis Vision, Inc. are separate companies and do not provide Blue Cross and/or Blue Shield products. United Concordia Companies, Inc. and Davis Vision, Inc. are solely responsible for the products and services that each provides. See Appendix — Dental and Vision Benefits for benefit information.

Enrollment and eligibility

Applying for new coverage

Either a parent or legal guardian may apply for CHIP coverage; however, only one parent or legal guardian may apply. The address of the parent or legal guardian who applies is the address that is used for ID card mailings and other correspondence. The applying parent or legal guardian is permitted to select or change the child's primary care provider on file.

Eligibility requirements

Children applying for CHIP must meet the following eligibility requirements:

- Be under 19 years of age
- Must be a Pennsylvania resident and continue to reside in Pennsylvania
- Must lawfully reside within the United States as a U.S. citizen, a U.S. national, or a qualified alien
- Must not be covered by a health insurance plan, a self-insurance plan, or a self-funded plan
- Must be ineligible for Medical Assistance (also known as Medicaid, MA, or ACCESS) and/or Medicare

Families with incomes that qualify for **Full-Cost CHIP** can purchase CHIP coverage at full cost for their children if they meet the following criteria:

- Private coverage costs more than 10% of the family's annual income
- Private coverage costs more than 150% of the CHIP monthly premium
- The child or family has been denied full or partial private coverage due to a preexisting condition

Preexisting conditions

Every child who meets the eligibility requirements for CHIP is enrolled, regardless of your child's health condition.

The health condition of any person in the family will not be used to determine eligibility for the CHIP program, including any preexisting conditions. Medical underwriting is not performed to determine eligibility for CHIP, either.

However, if your child has a serious illness or disability, he or she may be eligible for Medical Assistance rather than CHIP. Highmark Choice Company and your doctor will be able to help you obtain the appropriate coverage in this situation.

Renewing your child's CHIP benefits

The easiest way to complete your health care renewal is online at dhs.pa.gov/compass. You can submit required verification documents on the **COMPASS** website or through the **myCOMPASS PA** mobile app. You can download the **myCOMPASS PA** mobile app for free from your phone's app store.

You may also mail, FAX, or drop off your renewal packet in person at your nearest CAO office. You can find the nearest office by searching here:

dhs.pa.gov/Services/Assistance/Pages/CCAO-Contact.aspx

The anniversary date for your family (which includes all children enrolled in CHIP) is determined by the original effective date of the first child you enrolled in CHIP. You are required to complete the annual renewal regardless of subsidy level. Failure to do so will result in cancellation of coverage.

Changes in eligibility

Please notify the **Department of Human Services** (DHS), when your household experiences a change. You may call the DHS Customer Service Center at **1-877-395-8930**, use **COMPASS** or the **myCOMPASS PA** mobile app to notify DHS of any changes to the following:

- The enrolled child's name, address, or phone number
- Marital status (marriage or divorce) of the member or parent or guardian
- Addition of a dependent (birth, placement for adoption, or adoption) to the household
- A change in household size if someone moves out (or in) or is no longer a member of the household for any reason
- If your child becomes eligible for Medical Assistance or Medicare
- If your child becomes enrolled in other health insurance
- If an enrolled child becomes pregnant
- If there is a change in household income

Changes must be reported the Department of Human Services within **31 days** of their occurrence.

Conversion privilege

A member who becomes ineligible for coverage provided by Highmark Healthy Kids in accordance with the changes listed above may apply within **31 days thereafter** to continue coverage under a program of the type for which the member qualifies.

Special eligibility rights

American Indian and Alaska Native children are entitled to special eligibility rights as determined by the Commonwealth of Pennsylvania, in accordance with Federal Regulations 42 C.F.R. §457.535. Those rights guarantee that, for an American Indian or Alaska Native child, coverage provided by Highmark Choice Company in the Highmark Healthy Kids CHIP HMO is exempt from any premium, deductible, coinsurance, copayment, or any other cost-sharing requirement that may be applicable to CHIP coverage.

Verification of the child's status as an American Indian or Alaska Native must be provided upon application for coverage. In the event that an American Indian or Alaska Native child is found to be eligible for either the Full-Cost CHIP Coverage or the Low-Cost CHIP Coverage, the child will be automatically enrolled in the Free CHIP Coverage to ensure that his/her coverage is exempt from all cost-sharing requirements.

Other health insurance

CHIP is provided for uninsured children who do not have other insurance available. Free and Low-Cost CHIP children found to have other health insurance in addition to CHIP (under another government program or through individual or group policies) will be contacted and evaluated for coordination of CHIP coverage. Free and Low-Cost CHIP coverage will pay as secondary back to the effective date of the other coverage, or if the other coverage was in force prior to the date CHIP coverage began, back to the original effective date for CHIP. Free and Low-Cost CHIP claims will pay as secondary under CHIP. CHIP families have the option to withdraw from CHIP coverage if they do not wish to have two health care coverage plans open at the same time.

Full-Cost coverage will be canceled back to the effective date of the other coverage, or, if the other coverage was in force prior to the date CHIP coverage began, back to the original effective date for CHIP. Full-Cost CHIP claims will be denied under CHIP if other health insurance exists. CHIP providers who receive payments for services that should have been paid under the other health insurance will refund those payments to Highmark Choice Company. Premiums for Full-Cost CHIP coverage will be refunded, as appropriate.

Other types of coverage

When a Highmark Choice Company member is also covered by a state program for Workers' Compensation or motor vehicle insurance, it must be determined which coverage has primary liability – that is, which coverage will pay first for eligible medical services and which coverage has secondary liability, or pays second.

CHIP coverage is always secondary for claims that result from work-related injuries or illness. Workers' Compensation and Occupational Disease laws place the primary liability on a member's employer for medical expenses resulting from injury or disease related to their employment. A motor vehicle insurance carrier is always primary for any medical expenses up to the policy's limit.

Coverage available under other government programs or individual or group policies is not permitted while enrolled in CHIP.

The program is provided for uninsured children who do not have other insurance available. If it is found that a child has other health insurance coverage at application or renewal, the child will be determined ineligible for CHIP. If it is determined that a child covered under this program has other insurance coverage during their 12 months of continuous eligibility, Highmark CHIP Enrollment and Eligibility Unit will contact the parent/guardian to discuss cancellation, if appropriate. Prepaid premiums for CHIP will be refunded, as appropriate.

Transfers

To transfer your child's CHIP coverage to a different CHIP insurance company, contact the statewide customer service center toll-free on weekdays between 8 a.m. – 4:30 p.m. at **1-877-395-8930** to request the transfer. Before you request the transfer, be sure to verify that the insurance company you would like to switch to participates in CHIP in your area and that your doctor participates with that insurance company. The change will take place shortly after you contact us and there will be no lapse in CHIP coverage. You will be told the effective date of change and you will receive a letter confirming this information. Until that date, your child must continue to use their CHIP benefits through Highmark Choice Company.

Changes in your address

All program notices, including renewal forms, invoices, benefit changes, Explanation of Benefits (EOBs), etc., will be mailed to the last known address on file. It is the responsibility of the member and/or the member's parent or legal guardian to inform the Department of Human Services of any changes to your mailing address or phone number.

Impartial reviews of eligibility determinations

If your child has been:

1. Determined ineligible for CHIP.
2. Terminated from CHIP because your child was no longer eligible.
3. Transferred from Free CHIP coverage to Low-Cost or Full-Cost CHIP coverage.

You have the option to request an impartial review of the eligibility determination if you do not agree with the decision by contacting the CHIP help line at **1-800-986-KIDS (TTY call 711)**.

Ending CHIP coverage

You will receive written notice from the Department of Human Services by mail before your child's coverage ends. The letter will include the date that your child's CHIP coverage will end and the reason why it is ending.

Every terminated CHIP member will receive a 30-day termination notice prior to the coverage cancellation date unless the member or the parent or guardian requested an expedited cancellation of coverage (in which case, the notice may be provided less than 30 days before cancellation).

The following reasons will result in the termination of your child's CHIP coverage:

- Failure to pay Full-Cost CHIP premium in full by the due date
- The member turns 19 years of age
- The member moves out of the Pennsylvania service area
- Full-Cost members obtain private health insurance
- The member becomes eligible for Medical Assistance or Medicare
- The member dies
- The member voluntarily requests disenrollment
- The member provides misinformation on the application that would have resulted in a determination of ineligibility had the correct information been provided
- The member obtains benefits through misrepresentation or fraud
- The member misuses the ID card
- The member is a prison inmate or a patient in a public institution for behavioral diseases

Benefits after termination of coverage

When coverage provided by Highmark Healthy Kids is terminated, except for termination by fraud or intentional misrepresentation of a material fact, and a member is receiving inpatient covered services in a hospital or skilled nursing facility on the date of termination, coverage shall be extended until the member is discharged from the hospital or skilled nursing facility. If a member is pregnant on the date coverage terminates, no additional coverage will be provided, unless the member is in her second or third trimester of the pregnancy, in which case the member will continue to remain covered by Highmark Healthy Kids. Coverage for a member will also be provided until the end of the member's 12-month postpartum period if the date of coverage termination falls within that period. The postpartum period is defined as the 12 months after the member's pregnancy has ended. The member must notify Highmark of the pregnancy end date in order for the 12-month postpartum period to be calculated.

Hearings and appeals

If you do not agree with your CHIP eligibility decision, you will be able to appeal the decision and request a fair hearing that will be held by phone or, in some cases, face to face. The fair hearing form is included with your eligibility notice.

Contact information

You may, upon written request, receive information on any of the following:

- A list of the names, business addresses, and official positions of the membership of the Highmark Choice Company Board of Directors and Officers.
- The procedures adopted to protect the confidentiality of medical records and other member information.
- A description of the credentialing process for health care providers.
- A list of the participating health care providers affiliated with a specific hospital. Please note the hospital for which you want this information.
- A description of how Highmark Choice Company determines if a medical technology is experimental.
- A summary of the methods used to reimburse Highmark Healthy Kids providers.
- A description of Highmark Choice Company's quality assurance program.

Please **describe your request** in detail, include your **child's name, address, and phone number**, and mail the request to:

Member information:

Highmark Blue Cross Blue Shield
P.O. Box 226
120 Fifth Avenue
Pittsburgh, PA 15230

Premium payments, billing, or enrollment questions:

Highmark Choice Company
CHIP Eligibility Review Unit
120 Fifth Avenue Suite 2335
Pittsburgh, PA 15222

CHIP application and renewal eligibility questions:

Department of Human Services
Statewide Customer Service Center
1-877-395-8930

Send CHIP premium payments:

Highmark
P.O. Box 643306
Pittsburgh, PA 15264-3306

Important phone numbers

Highmark Healthy Kids Member Service

Assistance with enrollment and renewal questions, covered benefits, finding network providers, issues with claims or providers, general program questions, premium payments, and ID cards, call or write:

1-800-KIDS-105

1-877-323-8480 — hearing impaired callers (or dial 711)

1-866-308-1253 — fax

Highmark CHIP
P.O. Box CARING
Pittsburgh, PA 15230

United Concordia Dental*

For detailed information regarding covered dental services and the Dental network, call **1-800-332-0366 (TTY call 711)** or write:

United Concordia Companies, Inc. (UCCI)
P.O. Box 69421
Harrisburg, PA 17106-9421

Highmark Special Needs Case/Disease Management Team

Nurses can help you with comprehensive, community-based care coordination for children with special health care needs or chronic conditions.

1-866-823-0892 (TTY call 711)

Davis Vision*

For detailed information regarding covered vision services and the vision network, call **1-800-999-5431 (TTY call 711)** or write:

Davis Vision Customer Relationship and Information Technology Center
Capital Region Health Park, Suite 301
711 Troy-Schenectady Road
Latham, NY 12110

*See Appendix — Dental and Vision Benefits for benefit information.

Blues On Call

Talk with a nurse 24 hours a day, seven days a week, about health-related concerns.

1-888-BLUE-428 (1-888-258-3428) (TTY call 711)

Highmark Choice Company Fraud and Abuse Reporting Hotline

Report member or provider fraud or abuse in CHIP.

1-800-438-2478 (TTY call 711)

Domestic Violence Hotline

1-800-799-7233 (SAFE)

National Suicide Prevention Lifeline

988

Youth America Hotline

Suicide prevention and counseling for teens, by teens.

1-877-968-8454

The Trevor Project

Suicide prevention for LGBTQ+ youth.

1-866-488-7386

Important websites

Learn more about **CHIP** and find a **CHIP-Highmark Healthy Kids doctor, pharmacy,** or other medical provider: [HighmarkCHIP.com](https://www.HighmarkCHIP.com)

To **schedule a telemedicine visit** with a doctor 24/7:
[CHIP.well360virtualhealth.com](https://www.CHIP.well360virtualhealth.com)

To find a participating **United Concordia Dentist*** or other dental specialist, or to learn more about covered dental benefits: [ucci.com/paCHIP](https://www.ucci.com/paCHIP) and “**Select a PA CHIP dentist**”

To learn about **CHIP Vision benefits** or locate a **Davis Vision* eye doctor** or **eyeglass location** near you: [davisvision.com](https://www.davisvision.com)



Get the most out of your child's health care coverage

Schedule your child's wellness exams

Highmark Healthy Kids covers your child's preventive care, so be sure to make appointments with your child's Primary Care Provider (PCP) for recommended wellness exams, including dental and eye exams, plus screenings and required immunizations.

For a complete list of recommendations, you can refer to the **Preventive Health Schedule** section in this handbook.

Here's how to make sure your child's care is covered:

1. Confirm that your child uses CHIP-Highmark Healthy Kids network providers from the Highmark approved "PA CHIP" provider network – even if your child is referred to another doctor by a PCP or specialist.
2. Ask providers if they participate in the CHIP-Highmark Healthy Kids provider network or check the online Provider Directory. Refer to the Finding and Using Providers section for information on how to find a PCP and/or specialist.
3. Call Member Service at **1-800-KIDS-105 (TTY call 711)** to find a CHIP-Highmark Healthy Kids provider.
4. Remember, except for emergency care and emergency ambulance services, CHIP only covers services performed by network providers, unless Highmark Choice Company preauthorizes care before your child receives covered services.

All CHIP providers are PROMISe certified


The Pennsylvania Department of Human Services (DHS) and the Centers for Medicare and Medicaid Services (CMS) requires all CHIP providers to be certified with a **PROMISe** Identification number to provide services to CHIP members.


Please refer to the **Provider Directory** or call the number above to verify that your provider participates in the network.


There are instances where you may not have the opportunity to choose your child's provider. In such cases, services will be covered so that you will not be responsible for any greater out of pocket amount than if services had been provided by a network provider, and Highmark Choice Company will prohibit the provider from balance billing you.


Get to know the Highmark CHIP website


At [HighmarkCHIP.com](https://www.highmarkchip.com), you have **24-hour access** to features, tools, and information about your child's health coverage. You can:


 Find a **provider** in the CHIP-Highmark Healthy Kids network.


 Locate a participating **pharmacy**.

 Read about **child safety** and other **health** and **wellness-related topics**.

 Pay the **monthly CHIP Premium**.

 Find information about **screenings** and other health resources, like the **Special Needs and Case Management Program**.

 Search for **discounts** on **health-related products** and **services**.

 Learn how to **renew your CHIP coverage**.

All about Highmark Community Support

Highmark provides access to **Highmark Community Support**, a tool that connects people seeking help with local nonprofits and services in their communities. Highmark Community Support has the largest and most widely used social care network in the country, offering access to resources such as food, housing, utilities, government benefits, and legal services. COVID-19-specific resources are also available on the site.

How it works

Community Support is free and simple to use. Visit [HighmarkCHIP.com](https://www.highmarkchip.com), go to **CHIP Resources**, and then **Highmark Community Support**. To further customize the search, you can also add filters, such as hours of availability, language, and distance to agency.

Categories include:

- **Care** – Adoption and foster care, animal welfare, counseling, and support groups, etc.
- **Education** – Help paying for school, screening, and exams, etc.
- **Food** – Emergency food, nutrition education, etc.
- **Goods** – Clothing, baby supplies, home goods, etc.
- **Health** – Dental care, health education, medical care, vision services, etc.
- **Housing** – Help paying for housing, housing advice, temporary shelter, etc.
- **Legal** – Legal aid, mediation, etc.
- **Money** – Financial education, tax preparation, government benefits, etc.
- **Transit** – Help paying for transit
- **Work** – Help finding work, skills, and training

For non-English speaking members

Interpreters are provided at no cost to the member. Non-English-speaking members also have access to clear benefits information. They can call the toll-free Member Service number on the back of their ID card to be connected to a language services interpreter line.

For children with special health care needs or a chronic condition

We can help coordinate physician services, give you educational materials, and link you to community resources. For questions, please call **1-866-823-0892 (TTY call 711)**, Monday through Friday, from 8:30 a.m. to 4:30 p.m. You can learn more by going to [HighmarkCHIP.com](https://www.highmarkchip.com) and selecting CHIP Resources.

What you need to know about doctor appointments

CHIP – Highmark Healthy Kids wants to make sure your child can see their doctor when they need to. We have appointment guidelines for how quickly doctors should be able to see your child.

Generally, these guidelines apply:

Emergency/Urgent Care:

- Life-threatening: Your child should be seen immediately (including Behavioral Health).
- Urgent: Your child should be seen within 24 hours.

Primary Care (PCP):

- Urgent: Your child should be seen within 24 hours.
- Regular Checkup: Your child should be seen within 2 – 7 days.
- Waiting Times: Your child should be seen within 15 minutes of the appointment time. If they are running late, they should let you know. If they are treating someone with a serious medical condition, they may need to see your child later than their appointment time.
- After Hours: Your child's doctor should have a way for you to reach them after hours, such as an answering service or a message on their answering machine. They should return your call within 30 minutes.

Specialists (Including Behavioral Health):

- Urgent: Your child should be seen within 24 hours of their referral for medical care and within 48 hours for Behavioral Health.
- Routine Care: Your child should be seen within 10 to 15 business days.

What if my child's doctor does not meet these guidelines?

If you would like to voice a complaint, you should first talk to your provider's office about it. You can also call CHIP-Highmark Healthy Kids Service at **1-800-KIDS-105 (TTY call 711)** to voice a formal complaint.

Need help finding a doctor?

If you need help finding a doctor, scheduling appointments with a hard-to-reach specialist, or transferring medical records from one physician to another for your child, Member Service can help.

With Member Service, you can get help with these and other health care and coverage-related issues.

Member Service can help you to:

- Find the right primary care physician.
- Find the right specialist.
- Get scheduled for a prompt appointment.
- Have your child's medical records transferred.
- Understand your child's prescription drug coverage.
- Receive help in getting a second opinion.
- Get maximum value from your child's health coverage.

To get help, call CHIP Member Service weekdays 8:30 a.m. – 4:30 p.m. at **1-800-KIDS-105 (TTY call 711)**.



Finding and using providers

Highmark Healthy Kids pays for services performed by CHIP-Highmark Healthy Kids network providers. This section will help you find network providers for your child's care.

Use network providers for covered services*

Your child's benefits are provided through the CHIP-Highmark Healthy Kids network of doctors, hospitals, and other providers in the 67-county Pennsylvania Service Area. In an emergency, you may use any provider.

The network includes primary care providers (PCPs) that include pediatricians and family physicians, and other providers like specialists, OB-GYNs, hospitals, labs, and other professional providers. Network physicians are carefully evaluated before they are accepted into the network, with consideration to their educational background and board certification.

For covered network benefits, you should use CHIP-Highmark Healthy Kids network providers at all times, unless you receive prior authorization to use a provider who does not participate in the CHIP-Highmark Healthy Kids network or if your child requires emergency care. If you choose not to use a CHIP-Highmark Healthy Kids network provider, you may be responsible for the provider's charges. For more information about your liability for services your child receives from providers out of the CHIP-Highmark Healthy Kids network, call Member Service at **1-800-KIDS-105 (TTY call 711)**.

**Coverage for Medical Care Services is provided by Highmark Choice Company. This managed care plan may not cover all of your health care expenses. Read the SUMMARY OF BENEFITS carefully to determine which health care services are covered.*

Choose a primary care provider (PCP)

When CHIP – Highmark Healthy Kids receives your enrollment from the Pennsylvania enrollment system, your child’s selected PCP information is not sent to us.

When we enroll your child in CHIP, we select a CHIP – Highmark Healthy Kids PCP with a certified PROMISe ID number located closest to your zip code that is accepting new patients. We will send you notice of the PCP we selected.

Please reference “**Finding PCPs near you**” below if you would like to select a different PCP.

Your child’s PCP will guide all of your child’s care and serve as your child’s family doctor. Primary care providers include family practitioners, general practitioners, internists, certified registered nurse practitioners, and pediatricians.

Finding PCPs near you

You can change your child’s PCP on file at any time. If you want to select a different PCP for your child, please use these instructions to find one and then call us with your selection so we can update your child’s records in our enrollment system.

To find a PCP in your area, visit [HighmarkCHIP.com](https://www.highmarkchip.com).

- Select **Find Doctors**.
- Under **Find a Doctor or Hospital**, select **Get Started**.
- Under **Just Browsing**, select **Continue**.
- Enter your **ZIP Code** and select **Continue**.

You’ll be taken to the CHIP – Highmark Healthy Kids Network. Once you’re there:

- Go to **Common Searches** and select **Primary Care**.
- From the drop-down menu, select **Pediatrician**, **Family Medicine**, or **General Practice**.
- Select **Accepting New Patients** near top of the screen and **View Profile** on the right side across from the doctor’s name to see more details.
- Make sure to call Highmark Healthy Kids Member Service at **1-800-KIDS-105 (TTY call 711)** to let them know who you selected as your child’s PCP so they can add it to your child’s membership records.

Search for a provider

When you search for a provider using the provider search page on [HighmarkCHIP.com](https://www.highmarkchip.com) you can view the following information:

- Physician name
- Location, office hours, and phone numbers
- Whether the provider is accepting new patients
- Professional qualifications
- Clinical specialties
- Medical school attended
- Residency completion
- Board certification status
- Hospital affiliations
- Medical group affiliations
- Patient ratings
- Performance in 13 categories of care
- Parking and public transit nearby
- Handicap accessibility
- Languages spoken
- Gender

Finding other provider types

Your child’s PCP should be your first point of contact for most non-emergent care. If your child should need to see a specialist or other type of provider, find a hospital, retail clinic, urgent care, or a convenient lab location by using these steps:

- Select **Find Doctors** on HighmarkCHIP.com.
- Select **Find a Doctor or Hospital**.
- Select **Just Browsing**, select **Continue**.
- Enter your **ZIP Code** and **Continue**.
- Network will display CHIP – Highmark Healthy Kids.
- Select **Browse By Category > Medical Care > All Specialties (A–Z)**.
- Search needed **Specialty Type**.
- Select **View Profile** on right side across from Doctor’s name to view details.
- You can also call **1-800-KIDS-105 (TTY call 711)**.

Finding pharmacies

- Select **Find Doctors** on HighmarkCHIP.com.
- Select **Find a Pharmacy**.
- Select **Get Started**.
- Enter your **ZIP Code** and **Locate a Pharmacy**.
- You can also call **1-800-KIDS-105 (TTY call 711)**.

Finding United Concordia* dentists

- Go to the **Dental Provider Directory** at UnitedConcordia.com/paCHIP.
- Search for a **PA CHIP Dentist**.
- Enter your **ZIP Code** and **Search**.
- You can also call **1-800-332-0366 (TTY call 711)**.

Finding Davis Vision* providers

- Select **Find Doctors** on HighmarkCHIP.com.
- Select **Find a Vision Care Provider**.
- Select **Get Started**.
- Enter your **ZIP Code** and scroll down to select **Search Now**.
- You can also call **1-800-999-5431 (TTY call 711)**.

Using providers (where to go for care)

Emergencies

An Emergency Medical Condition or Accident is an injury or illness that due to the severity, a reasonable person with no medical training would feel that there is an immediate risk to a person’s life or long-term health. If you believe your child needs emergency care, call 911 or go to the nearest emergency room.

Non-Emergencies

If the situation is not an emergency or you aren’t sure if you need Emergency care, you have five ways to get care or talk to a medical professional for guidance that may save time and money.

*See Appendix – Dental and Vision Benefits for benefit information.

If you don't have a regular doctor, you can find one by using the Find Doctors link at [HighmarkCHIP.com](https://www.highmarkchip.com) or by calling Member Service at **1-800-KIDS-105 (TTY call 711)**.

1. **Call your child's Pediatrician or PCP**

Start with your child's primary care doctor. If it's not during office hours, you will be referred to the doctor on call. Many times, this doctor can give you the health advice you need. The PCP can treat your child for sickness and provide health screenings and immunizations for:

- Colds, flu, coughs, earaches, pink eye, sore throats, migraines, stomach pain, or rashes.
- Sprains, back pain, minor cuts and burns, or minor eye injuries.
- Regular physicals, prescription refills, vaccinations, and screenings.
- Any health problem that requires the advice of a medical professional.

2. **Specialist Care**

Your child has direct access to CHIP-Highmark Healthy Kids network specialists who have a PROMISe ID number. Specialists are professional providers who limit their practice to a particular branch of medicine or surgery. Some examples are ear, nose, and throat specialists; audiologists; allergists; and cardiologists. You do not need a referral from your child's PCP to see a specialist – you may take your child directly to any participating CHIP-Highmark Healthy Kids specialist who has a certified PROMISe ID number. Please refer to your child's ID card for possible copayments for specialist visits.

3. **Visit an Urgent Care Center or Retail Clinic**

These facilities provide care for non-life-threatening medical conditions or conditions that could become worse if you wait. They are open weeknights and weekends. Urgent care centers and retail clinics offer walk-in appointments and can provide care for conditions such as:

- Colds, flu, coughs, earaches, pink eye, sore throats, migraines, stomach pain, or rashes.
- Sprains, back pain, minor cuts and burns, or minor eye injuries.

4. **Schedule a Telemedicine Visit with a Doctor**

You can use your smartphone, tablet, or computer for a video visit any time of the day or night 24/7. Go to [CHIP.well360virtualhealth.com](https://www.chip.well360virtualhealth.com) and set up your account. Most visits can be scheduled within minutes. Our U.S. licensed, board-certified doctors can help diagnose and treat your child's illness without leaving your home. They can prescribe medication when appropriate. Consider a Telemedicine appointment for:

- Sinus infections, upper respiratory infections, bronchitis, flu, cough, or sore throat.
- Conjunctivitis (pink eye), allergies, and rashes.
- Headaches and migraines.

5. **Blues On Call Registered Nurses**

- Call **1-888-BLUE428 (TTY call 711)**, any time of the day or night 24/7 and speak with a registered nurse who can answer your health questions and help you find the right care for your child.
- Not sure if that rash is serious or that ankle is broken or if you need to use the Emergency Room for that cut? The nurses can talk with you and ask the right questions to help guide your next steps.

Summary of your child's CHIP benefits

Medical

- Preventive and sick doctor visits
- Urgent and emergency care
- Outpatient procedures
- Hospital stays
- Prescription drugs
- Rehabilitation therapies
- Diagnostic services
- Lab tests
- Dental and vision services

Except for emergency care and ambulance services, benefits are only provided for services performed by a CHIP-Highmark Healthy Kids network provider. If covered services are not available from a network provider, your doctor must obtain a preauthorization from Highmark Choice Company.

Dental and vision

Dental coverage is provided by United Concordia Companies, Inc., and vision coverage is provided by Davis Vision, Inc. Both are separate companies that are solely responsible for the products and services they provide. Please see the **Appendix – Dental and Vision Benefits** to read more about your child's covered dental and vision benefits.

Just so you know

Highmark Healthy Kids may not cover all of your child's health care expenses. Read this member handbook carefully to determine which health care services are covered. You can refer to your child's ID card for possible copayments for visits, or call Highmark Healthy Kids Member Service at **1-800-KIDS-105 (TTY call 711)** to ask about covered benefits if you need help.

Medical Benefits	Free	Low-Cost	Full-Cost
Benefit period	Calendar Year		
Plan Payment Level – Based on the Plan Allowance	100% Plan Allowance		
Lifetime Maximum (per member)	Unlimited		
Ambulance Service*	100% Plan Allowance – Preauthorization required for nonemergency services only		
Autism Spectrum Disorders	100% Plan Allowance Benefits for the diagnosis or treatment of Autism Spectrum Disorders are subject to cost sharing amounts as outlined below. Services will be paid according to the benefit category, e.g. speech therapy.		
Applied Behavioral Analysis	100% Plan Allowance	100% Plan Allowance after \$10 copayment	100% Plan Allowance after \$25 copayment
Dental Services Related to Accidental Injury	100% Plan Allowance		
Diabetes Treatment	100% Plan Allowance		
Continuous Glucose Monitoring Devices	Receiver kits limit one (1) kit per calendar year Sensor kits limit one (1) refill every thirty (30) days Transmitter kits limit one (1) refill every ninety (90) days		

Benefits with an asterisk (*) require preauthorization (authorization of medical necessity and appropriateness) prior to receiving services. Network providers will request the preauthorization for your child's care.

*These services may require preauthorization.

SUMMARY OF YOUR CHILD'S CHIP BENEFITS

Medical Benefits	Free	Low-Cost	Full-Cost
Benefit period	Calendar Year		
Diagnostic Services	100% Plan Allowance Inpatient Services and Outpatient Services		
Advanced Imaging*	100% Plan Allowance		
Basic Diagnostic Services	100% Plan Allowance		
Durable Medical Equipment, Orthotics and Prosthetics*	100% Plan Allowance		
Emergency Care Services	100% Plan Allowance – Outpatient emergency care services (including medical/accident services and ER transportation) are not subject to preauthorization.		
Emergency Room Facility Services	100% Plan Allowance No copayment	100% after \$25 copayment (waived if admitted)	100% after \$50 copayment (waived if admitted)
Enteral (Medical) Foods*	100% Plan Allowance		
Family Planning Services	100% Plan Allowance		
Habilitative Therapy	Habilitative services is limited to ninety (90) visits per calendar year. This is a combined limit and includes physical therapy, occupational therapy, and speech therapy services covered under this benefit. Limits for occupational therapy, physical medicine, and speech therapy do not apply to habilitative visits for mental illness/substance use disorders.		
Occupational Therapy*	100% Plan Allowance Limit thirty (30) visits per benefit period		

*These services may require preauthorization.

Medical Benefits	Free	Low-Cost	Full-Cost
Benefit period	Calendar Year		
Physical Medicine*	100% Plan Allowance Limit thirty (30) visits per benefit period		
Speech Therapy	100% Plan Allowance Limit thirty (30) visits per benefit period		
Hearing Care Services	100% Plan Allowance		
Audiometric Exam	100% Plan Allowance – One per benefit period		
Diagnostic Testing	100% Plan Allowance – One per benefit period		
Hearing Aid	Limit one (1) hearing aid or device per ear per two benefit periods. Specialist office visit copayments apply when hearing-aid-related services are rendered by a specialist.		
Home Health Care*	100% Plan Allowance		
Hospice Care*	100% Plan Allowance		
Hospital Services Inpatient* and Outpatient	100% Plan Allowance		
Inpatient Physician Consultations	Limit one (1) consultation per hospital admission		
Inpatient* and Outpatient	100% Plan Allowance		
Maternity* (Facility and Professional Services)	100% Plan Allowance – required to notify Member Service for possible referral to Medicaid within the first 31 days		
Medical Care	100% Plan Allowance Includes inpatient visits and consultations		

*These services may require preauthorization.

SUMMARY OF YOUR CHILD'S CHIP BENEFITS

Medical Benefits	Free	Low-Cost	Full-Cost
Benefit period	Calendar Year		
Mental Health Care Services Inpatient* and Outpatient Services – In person/Virtual	100% Plan Allowance Members 14 years of age and older can self-refer.		
Office Visits (no visit limits)			
Primary Care Provider and Retail Clinic Visit	100% Plan Allowance No copayment	100% Plan Allowance after \$5 copayment	100% Plan Allowance after \$15 copayment
Specialist Physician and Specialist Virtual Visit	100% Plan Allowance No copayment	100% Plan Allowance after \$10 copayment	100% Plan Allowance after \$25 copayment
Specialist Virtual Visit Originating Site Fee	100% Plan Allowance		
Urgent Care Nonemergency Visits	100% Plan Allowance No copayment	100% Plan Allowance after \$10 copayment	100% Plan Allowance after \$25 copayment
Telemedicine Services**	100% Plan Allowance		
Preventive Services			
Routine Physical Exam/Wellness Visit	100% Plan Allowance		
Pediatric Immunizations	100% Plan Allowance		
Routine Diagnostic Screening	100% Plan Allowance		

*These services may require preauthorization.

**To access telemedicine any time of the day or night, seven days a week, visit CHIP.well360virtualhealth.com and set up your account.

Medical Benefits	Free	Low-Cost	Full-Cost
Benefit period	Calendar Year		
Mammograms	100% Plan Allowance Limited to one (1) routine screening per 12 months		
Routine Gynecological Exams, including a Pap Test	100% Plan Allowance		
Vision Screening	100% Plan Allowance		
Lead Screening	100% Plan Allowance		
Allergy Testing and Treatment	100% Plan Allowance		
Private Duty Nursing*	100% Plan Allowance		
Skilled Nursing Facility Care*	100% Plan Allowance		
Substance Use Disorder	Members 14 years of age and older can self-refer.		
Detoxification*	100% Plan Allowance		
Inpatient	100% Plan Allowance		
Outpatient	100% Plan Allowance – Includes Full Session or Equivalent Partial Hospitalization Services		
Surgical Expenses*	100% Plan Allowance – Includes Assistant at Surgery, Anesthesia, Second Surgical Opinion, and Oral Surgery		
Second Surgical Opinions	Limit two (2) consultations per elective surgical procedure, and limit one (1) consultation per physician		
Therapy Services*	100% Plan Allowance		
Inpatient Rehabilitation	100% Plan Allowance		
Outpatient Rehabilitation Services	100% Plan Allowance		

*These services may require preauthorization.

Medical Benefits	Free	Low-Cost	Full-Cost
Benefit period	Calendar Year		
Cardiac Rehabilitation*		100% Plan Allowance	
Chemotherapy*		100% Plan Allowance	
Dialysis Treatment*		100% Plan Allowance	
Infusion Therapy*		100% Plan Allowance	
Occupational Therapy		100% Plan Allowance – Limit sixty (60) visits for rehabilitative services per benefit period.	
Physical Medicine		100% Plan Allowance – Limit sixty (60) visits for rehabilitative services per benefit period.	
Radiation Therapy*		100% Plan Allowance	
Respiratory Therapy*		100% Plan Allowance	
Speech Therapy		100% Plan Allowance – Limit sixty (60) visits for rehabilitative services per benefit period.	
Spinal Manipulations/ Chiropractic Care		100% Plan Allowance Limit twenty (20) visits per benefit period	
Transplant Services*		100% Plan Allowance	

*These services may require preauthorization.

Exclusions

Except as specifically provided in the **description of benefits**, no benefits will be provided for services, supplies or charges as follows:

Abortion

For elective abortions, except those abortions necessary to avert the death of the member, or terminate pregnancies caused by rape or incest. This includes all related surgical procedures or prescription drugs provided for the purpose of terminating pregnancy. Coverage includes medical services and care necessary to treat the complications of an abortion performed and not covered under Highmark Healthy Kids or performed by other than a provider.

Allergy testing

For allergy testing, except as provided herein or as mandated by law.

Ambulance

For Ambulance Services, except as provided herein.

Bariatric surgery

For bariatric surgery, including reversal, revision, repeat and staged surgery, except for the treatment of sickness or injury resulting from such bariatric surgery, or unless required by law.

Blood

For whole blood, blood derivatives, blood plasma, blood components, the administration and processing of blood, and the storage of blood, except as provided in the description of benefits.

Circumcision

For routine neonatal circumcision.

Comfort/convenience items

For personal or comfort/convenience items as defined herein. Such items include but are not limited to: connections from medical devices to computers for monitoring purposes, air conditioners, humidifiers, dehumidifiers, diapers, electric air cleaners.

EXCLUSIONS

Complementary alternative medicine

For complementary alternative care services such as, but not limited to, acupuncture, massage therapy, hypnotherapy, holistic medicine, herbal treatments, and naturopathic services, except as provided herein.

Cosmetic procedures

For a cosmetic or reconstructive procedure or surgery done to improve the appearance of any portion of the body or performed for psychological or psychosocial reasons, and from which no improvement in physiological function can be expected, except: as otherwise required by law; when necessitated by a covered sickness or injury; when required to correct a condition directly resulting from an accident; or to correct a congenital birth defect.

Custodial care

For custodial care, domiciliary care, residential care, or protective and supportive care including educational services, rest cures, and convalescent care. Custodial care includes but is not limited to help in walking, bathing, dressing, feeding, toileting; the preparation of special diets; and supervision over administration of medications not requiring skilled nursing services/skilled rehabilitation services provided by trained and licensed medical personnel.

Court ordered services

For otherwise Covered Services ordered by a court or other tribunal unless Medically Necessary and Appropriate or if the reimbursement of such services is required by law.

Dental care: temporomandibular joint syndrome (TMJ)

For the treatment of temporomandibular joint (jaw hinge) syndrome with intra-oral prosthetic devices, or any other method to alter vertical dimension and/or restore or maintain the occlusion and treatment of temporomandibular joint dysfunction not caused by documented organic joint disease or physical trauma. **See Appendix — Dental and Vision Benefits** for dental benefits for covered services.

Diabetes prevention

For a diabetes prevention program offered by other than a network diabetes prevention provider.

Duplicate services

For charges submitted by a certified registered nurse or other Professional Provider for the same services performed on the same date for the same Member.

Effective date

Rendered prior to the Member's Effective Date of coverage.

Enteral foods

For any food including, but not limited to, enteral foods, infant formulas, supplements, substances, products, enteral solutions, or compounds used to provide nourishment through the gastrointestinal tract whether ingested orally or provided by tube, whether utilized as a sole or supplemental source of nutrition and when provided on an outpatient basis, except as provided in the description of benefits.

Experimental/investigative

Which is Experimental/Investigative in nature, except for routine patient costs associated with participation in a Qualified Clinical Trial described elsewhere in this handbook.

Eyeglass and contact lenses

Medical coverage for eyeglasses or contact lenses and the vision examination for prescribing or fitting eyeglasses or contact lenses, except for aphakic patients and soft lenses or sclera shells intended for use in the treatment of disease or injury. **See Appendix — Dental and Vision Benefits** for Davis Vision benefits for covered services.

Felony

For any illness or injury suffered during the Member's commission of a felony.

Foot care (routine)

For palliative or cosmetic foot care including flat foot conditions, supportive devices for the foot, the treatment of incomplete or partial dislocation of a bone in a joint (subluxations) of the foot, care of corns, bunions (except capsular or bone surgery), calluses, toe nails (except surgery for ingrown nails), fallen arches, weak feet, chronic foot strain, and symptomatic complaints of the feet, except when such devices or services are related to the treatment of diabetes.

Hair

For hair growth stimulants, hair replacement surgery, or wigs.

Health Care Management program

For any care, treatment, or service which has been disallowed under the provisions of the Managed Health Care program.

EXCLUSIONS

Immunizations

For immunizations required for foreign travel or employment.

Infertility

For all services with the diagnosis of Infertility, including counseling, testing, and treatment.

Inpatient admissions for diagnostic purposes

For Inpatient admissions which are primarily for diagnostic studies.

Legal obligation

For which a Member would have no legal obligation to pay.

Medically Necessary and Appropriate

Which are not Medically Necessary and Appropriate.

Mental health

For any care that is provided for a condition which has no demonstrable organic origin or which extends beyond traditional medical management. This includes the following:

- a) services that are primarily educational in nature, such as academic skills training or those for remedial education or those that may be delivered in a classroom-type setting;
- b) neuropsychological testing, educational testing (such as IQ, mental ability, achievement and aptitude testing), except for specific evaluation purposes directly related to medical treatment;
- c) services provided for purposes of behavioral modification and/or training;
- d) services related to learning disorders or learning disabilities;
- e) services provided primarily for social or environmental change unrelated to medical treatment;
- f) developmental or cognitive therapies that are not restorative in nature but used to facilitate or promote the development of skills which the Member has not yet attained; and
- g) services provided for which, based on medical standards, there is no established expectation of achieving measurable improvement in a reasonable and predictable period of time.

Military service

To the extent benefits are provided to members of the armed forces while on active duty or to patients in Veteran's Administration facilities for service-connected illness or injury, unless the Member has a legal obligation to pay.

Miscellaneous

For any medical or dental service or treatment, except as provided herein.

Motor vehicle accident

For treatment or services for injuries resulting from the maintenance or use of a motor vehicle if such medical treatment or service is paid or payable under a plan or policy of motor vehicle insurance, including a certified or qualified plan of self-insurance, or any fund or program for the payment of extraordinary medical benefits established by law, including any medical benefits payable in any manner under the Pennsylvania Motor Vehicle Financial Responsibility Act.

Non-covered care, treatments, services and prescription drugs

For any medical, dental, vision or other care or treatments or for prescription drugs except as provided herein or mandated by law.

Non-prescribed treatments, and services

For treatments and services not prescribed by or performed by or upon the direction of a professional provider.

Nutritional counseling

For nutritional counseling, except as provided herein.

Obesity

For the treatment of obesity, except as provided herein.

Oral surgery

For oral surgery procedures, except as provided herein.

Organ donation

Required by a Member related to organ donation where the Member serves as the organ donor. Expenses for donors donating organs to Members are covered only as provided in this member handbook. No payment will be made for human organs/tissue/blood which are sold rather than donated.

Physical examinations

For routine or periodic physical examinations, the completion of forms, and preparation of specialized reports solely for insurance, licensing, employment, or other non-preventive purposes, such as premarital examinations, physicals for school, camp, sports, or travel, which are not Medically Necessary and Appropriate, except as provided herein or as mandated by law.

EXCLUSIONS

Preventive and wellness services

For preventive services, wellness services, and programs, except as provided herein.

Private duty nursing

For private duty nursing when provided on an inpatient basis and not determined to be Medically Necessary and Appropriate.

Provider of service

Rendered by a Provider who is a member of the patient's immediate family.

Provider training programs

For services and treatments performed by a professional provider enrolled in an education or training program when such services are related to the education or training program.

Public facility

Care for conditions that federal, state or local law requires to be treated in a public facility.

Services performed by other than providers

For services, treatments, and care performed by other than facility providers, professional providers, or suppliers as defined herein.

Sexual dysfunction

For the treatment of sexual dysfunction that is not related to organic disease or injury.

Smoking (tobacco)

For tobacco cessation support programs and/or classes.

Sterilization (reversal)

For the reversal of voluntary sterilization.

Surrogate motherhood

For Services and supplies associated with surrogate motherhood, including but not limited to, all Services and supplies relating to the conception and prenatal through postnatal care of a Member acting as a surrogate mother.

Telephone consultations and other provider charges

For telephone consultations which do not involve covered Telemedicine services, charges for failure to keep a scheduled Visit, or charges for completion of a claim form.

Termination date

Incurred after the date of termination of the Member's coverage, except as provided herein.

Vision correction (radial keratotomy)

For the correction of myopia, hyperopia, or presbyopia, including, but not limited to corneal microsurgery, such as keratomileusis, keratophakia, radial keratotomy, corneal ring implants, and Laser-Assisted in Situ Keratomileusis (LASIK) and all related services.

War

For a loss sustained or expenses Incurred while on active duty as a member of the armed forces of any nation or losses sustained or expenses incurred as a result of any act of war whether declared or undeclared.

Weight reduction

For weight reduction programs, including all diagnostic testing related to weight reduction programs, unless Medically Necessary and Appropriate.

Well-baby care

For well-baby care visits, except as provide herein.

Workers' compensation

For any illness or injury eligible for or covered by any federal, state, or local government Workers' Compensation Act, Occupational Disease Law, or similar type legislation.

Preventive Health Schedule

Preventive care for your child includes the routine visits, screenings, and immunizations that are recommended by their doctor. Preventive care helps you keep track of your child's growth and development, while also helping to identify any issues or conditions early. Review the preventive schedule and talk to your child's health care provider to determine the appropriate care for your child.

Periodic review of primary and preventive care services

Preventive benefits are offered in accordance with a predefined schedule based on age, sex, and certain risk factors.

Highmark periodically reviews the Primary and Preventive Care Covered Services based on recommendations from organizations such as the American Academy of Pediatrics (AAP) Bright Futures, the U.S. Preventive Services Task Force (USPSTF – all services with a rate of A or B current recommendation), the Center for Disease Control (CDC) General Immunization Recommendations, and the Health Resources and Services Administration (HRSA).

Examples of covered "USPSTF A" recommendations are folic acid supplementation, screening for HIV infection, screening for syphilis, and tobacco-use counseling and interventions.

Examples of covered "USPSTF B" recommendations are chlamydia infection screening for non-pregnant women, dental cavities prevention for preschool children, obesity screening and counseling for healthy diet, oral fluoride supplementation, depression screening in adolescents, BRCA risk assessment and genetic counseling and testing, chlamydial infection screening for pregnant members, and sexually transmitted infections counseling.

Examples of covered HRSA required benefits include all Food and Drug Administration (FDA) approved contraceptive methods, sterilization procedures, breast-feeding equipment, and patient education and counseling for all women with reproductive capacity. All services required by HRSA are covered. Accordingly, the Preventive Services are provided at no cost to the Member.

Lead blood testing is important

Be sure to have your child(ren) under age 2 tested for lead by your PCP. It is important to have your child tested for lead poisoning.

There are approximately half a million U.S. children ages 1-5 with blood lead levels above 3.5 micrograms per deciliter ($\mu\text{g}/\text{dL}$). The long-term effects of lead in a child can be severe. They include learning disabilities, decreased growth, hyperactivity, impaired hearing, and even brain damage. If caught early, these effects can be limited by reducing exposure to lead and/or by medical treatment.

2025 Preventive Schedule

Plan your child's care:

Know what your child needs and when to get it

Preventive or routine care helps your child stay well or finds problems early, when they are easier to treat. Most of these services may not have cost sharing if you use the plan's in-network providers. Make sure you know what is covered by your health plan and any requirements before you schedule any services for your child.

Services include Bright Futures recommendations. CHIP members may have additional preventive services and coverage. Please check the CHIP member booklet for further details of CHIP coverage of preventive services.

It's important to talk with your child's doctor. The frequency of services, and schedule of screenings and immunizations, depends on what the doctor thinks is right for your child.

Questions?



Call Member Service



Ask your doctor



Log in to your account

Children: Birth to 30 Months¹

GENERAL HEALTH CARE	BIRTH	1M	2M	4M	6M	9M	12M	15M	18M	24M	30M
Routine Checkup* (This exam is not the preschool- or day care-related physical.)	●	●	●	●	●	●	●	●	●	●	●
Hearing Screening	●										
SCREENINGS											
Autism Screening									●	●	
Critical Congenital Heart Disease (CCHD) Screening With Pulse Oximetry	●										
Developmental Screening						●			●		●
Hematocrit or Hemoglobin Anemia Screening							●				
Hepatitis C Screening			Per MD recommendation with material exposure during pregnancy								
Lead Screening**							●			●	
Newborn Blood Screening and Bilirubin	●										
IMMUNIZATIONS											
Chicken Pox											Dose 1
COVID-19 Vaccine	Per doctor's advice following CDC and Emergency Use Authorization Guidelines										
Diphtheria, Tetanus, Pertussis (DTaP)			Dose 1	Dose 2	Dose 3						Dose 4
Flu (Influenza)***					Ages 6 months to 30 months: 1 or 2 doses annually						
Haemophilus Influenzae Type B (Hib)			Dose 1	Dose 2	Dose 3						Dose 3 or 4
Hepatitis A									Dose 1		Dose 2
Hepatitis B	Dose 1	Dose 2			Dose 3						
Measles, Mumps, Rubella (MMR)									Dose 1		
Pneumonia			Dose 1	Dose 2	Dose 3						Dose 4
Polio (IPV)			Dose 1	Dose 2	Ages 6 months to 18 months: Dose 3						
Rotavirus			Dose 1	Dose 2	Dose 3						
RSV Vaccine	Per MD recommendation following CDC guidelines										

* Routine checkup could include height and weight measures, behavioral and developmental assessment, and age-appropriate guidance. Additional: Instrument vision screening to assess risk for ages 1 and 2 years.

** Per Bright Futures, and refer to state-specific recommendations as needed.

*** Must get at your PCP's office or designated pharmacy vaccination provider. Call Member Service to verify that your vaccination provider is in the Highmark network.

Children: 3 Years to 18 Years¹

GENERAL HEALTH CARE	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	11Y	12Y	15Y	18Y
Routine Checkup* (This exam is not the preschool- or day care-related physical)	●	●	●	●	●	●	●	●	Once a year from ages 11 to 18			
Ambulatory Blood Pressure Monitoring**												●
Anxiety Screening						Once a year from ages 8 to 18						
Depression Screening										Once a year from ages 12 to 18		
Illicit Drug Use Screening												●
Hearing Screening***		●	●	●		●		●		●	●	●
Visual Screening***	●	●	●	●		●		●		●	●	
SCREENINGS												
Hematocrit or Hemoglobin Anemia Screening						Annually for females during adolescence and when indicated						
Lead Screening	When indicated (Please also refer to your state-specific recommendations)											
Cholesterol (Lipid) Screening								Once between ages 9 to 11 and ages 17 to 21				
IMMUNIZATIONS												
Chicken Pox		Dose 2										
COVID-19 Vaccine	Per doctor's advice following CDC and Emergency Use Authorization Guidelines											
Dengue Vaccine								9-16 years living in dengue endemic areas in U.S. Territories AND have laboratory confirmation of previous dengue infection				
Diphtheria, Tetanus, Pertussis (DTaP)		Dose 5								One dose Tdap		
Flu (Influenza)****	Ages 3 to 18: 1 or 2 doses annually											
Human Papillomavirus (HPV)								Provides long-term protection against cervical and other cancers. 2 doses when started ages 9 to 14. 3 doses, all other ages.				
Measles, Mumps, Rubella (MMR)		Dose 2										
Meningitis*****									Dose 1		Age 16: One-time booster	
Pneumonia	Per doctor's advice											
Polio (IPV)		Dose 4										

* Routine checkup could include height and weight measures, behavioral and developmental assessment, and age-appropriate guidance; alcohol and drug abuse, and tobacco use assessment.

** To confirm new diagnosis of high blood pressure before starting treatment.

*** Hearing screening once between ages 11-14, 15-17, and 18-21. Vision screening covered when performed in doctor's office by having the child read letters of various sizes on a Snellen chart. Includes instrument vision screening for ages 3, 4, and 5 years. A comprehensive vision exam is performed by an ophthalmologist or optometrist and requires a vision benefit.

**** Must get at your PCP's office or designated pharmacy vaccination provider. Call Member Service to verify that your vaccination provider is in the Highmark network.

*****Meningococcal B vaccine per doctor's advice.

CARE FOR PATIENTS WITH RISK FACTORS	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	11Y	12Y	15Y	18Y
BRCA Mutation Screening (Requires prior authorization)					Per doctor's advice							
Cholesterol Screening	Screening will be done based on the child's family history and risk factors											
Fluoride Varnish (Must use primary care doctor)	Ages 5 and younger											
Hepatitis B Screening									Per doctor's advice			
Hepatitis C Screening												●
Latent Tuberculosis Screening												High-risk
Sexually Transmitted Disease (STD) Screenings and Counseling (Chlamydia, Gonorrhea, HIV, and Syphilis)									For all sexually active individuals HIV routine check, once between ages 15 to 21			
Tuberculin Test	Per doctor's advice											

Children: 6 Months to 18 Years¹


PREVENTIVE DRUG MEASURES THAT REQUIRE A DOCTOR'S PRESCRIPTION

Oral Fluoride	For ages 6 months to 16 years whose primary water source is deficient in fluoride
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PREVENTION OF OBESITY, HEART DISEASE, DIABETES, AND STROKE

Children with a BMI in the 85th to 94th percentile (overweight) and the 95th to 98th percentile (obese) are eligible for:	<ul style="list-style-type: none"> • Additional annual preventive office visits specifically for obesity • Additional nutritional counseling visits specifically for obesity • Recommended lab tests: <ul style="list-style-type: none"> – Alanine aminotransferase (ALT) – Aspartate aminotransferase (AST) – Hemoglobin A1C or fasting glucose (FBS) – Cholesterol screening
Age 18 with a diagnosis of Hypertension, High Blood Pressure, Dyslipidemia, or Metabolic Syndrome	Nutritional counseling

ADULT DIABETES PREVENTION PROGRAM (DPP) AGE 18

 Applies to Adults <ul style="list-style-type: none"> • Without a diagnosis of diabetes (does not include a history of gestational diabetes) • Overweight or obese (determined by BMI) • Fasting Blood Glucose of 100-125 mg/dl or HGBA1c of 5.7% to 6.4% or Impaired Glucose Tolerance Test of 140-199mg/dl 	Enrollment in certain select CDC-recognized lifestyle change DPP programs for weight loss
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Women's Health Preventive Schedule

SERVICES	
Well-Woman Visits (Includes: preconception and first prenatal visit, urinary incontinence screening)	Up to four visits each year for developmentally and age-appropriate preventive services
Contraception (Birth Control) Methods and Discussion*	All women planning or capable of pregnancy
SCREENINGS/PROCEDURES	
Diabetes Screening	Screen for diabetes in pregnancy at first prenatal visit or at weeks 24–28 and after pregnancy in women with a history of gestational diabetes and no diagnosis of diabetes.
HIV Screening and Discussion	<ul style="list-style-type: none"> • All sexually active women: Once a year • Ages 15 and older, receive a screening test for HIV at least once during their lifetime • Risk assessment and prevention education for HIV infection beginning at age 13 • Screen for HIV in all pregnant women upon initiation of prenatal care with rescreening during pregnancy based on risk factors
Human Papillomavirus (HPV) Screening Testing	Beginning at age 30: Every three years
Domestic and Intimate Partner Violence Screening and Counseling	Once a year
Breastfeeding (Lactation) Support and Counseling, and Costs for Equipment	During pregnancy and/or after delivery (postpartum)
Sexually Transmitted Infections (STI) Discussion	All sexually active women: Once a year
Screening for Anxiety	The Women's Preventive Services Initiative recommends screening for anxiety in adolescent girls and adult women, including those who are pregnant or postpartum.
Nutritional Counseling	Ages 40–60 with normal BMI and overweight BMI

* FDA-approved contraceptive methods may include sterilization and procedures as prescribed. One or more forms of contraception in each of the 18 FDA-approved methods, as well as any particular service or FDA approved, cleared or granted contraceptive product that an individual's provider determines is medically appropriate, are covered without cost sharing. Exception Process: Your provider may request an exception for use of a prescribed nonformulary contraception drug due to medical necessity by completing the online request form. When approved, the prescribed drug will then be made available to you with zero-dollar cost share. Note: On page 2 of the form under the title Prior Authorization reads "Contraceptives require a statement of medical necessity only". The following link works for all states. [https://content.highmarkprc.com/Files/Region/PA/Forms/MM-056.pdf] Only FDA approved contraception apps, which are not part of the 18 method categories, and are available for download to a cell phone are reimbursable through the paper claim process with a prescription. Members need to submit three documents to obtain reimbursement; 1) completed the paper Claim Form: [https://www.highmarkbcbs.com/redesign/pdfs/mhs/Medical_Claim_Form.pdf] Under section DIAGNOSIS OR NATURE OF ILLNESS OR INJURY — write "contraception app purchase" 2) receipt of payment for the FDA approved contraception app, 3) provider prescription for the FDA approved contraception app.



Medical Benefits

CHIP provides benefits for the following services when they are determined to be medically necessary and appropriate. All benefit limits and copayment amounts are described in the **Summary of Benefits**. See the **Get the Most Out of Your Child's Health Care Coverage** section for more information on where to go for care.

When services are received from a CHIP-Highmark Healthy Kids network provider, they are covered in full. We recommend that you use network providers for all nonemergency services.

How to request preauthorization or pre-certification

Some services may require preauthorization or pre-certification — authorization of the medical necessity and appropriateness of the service — before your child receives the service. You or your network provider can call the pre-certification phone number on the back of your child's ID card to request a pre-certification review. Preauthorization is required for services denoted with an asterisk (*) in the benefit grid in the **Summary of Benefits** section.

Ambulance service

Ambulance service providing local transportation by means of a specially designed and equipped vehicle used only for transporting the sick and injured:

- From your child's home, the scene of an accident or medical emergency to a hospital; or
- Between hospitals; or
- Between a hospital and a skilled nursing facility;
- From a hospital or skilled nursing facility to your child's home; and
- From your child's home to a professional provider's office.

Benefits are provided for transportation to the closest institution that can provide covered services appropriate for your child's condition. If there is no facility in the local area that can provide covered services appropriate for your child's condition, then your child is covered for ambulance service to the closest facility outside your child's local area that can provide the necessary service.

Transportation and related emergency services provided by an ambulance service will be considered emergency ambulance service if the injury or condition is considered emergency care.

Use of an ambulance as transportation to an emergency room for an injury or condition that is not considered emergency care will not be covered as emergency ambulance services. Refer to the **Understanding Health Coverage Terms and Definitions** section for a definition of emergency care services.

Autism spectrum disorders

Benefits are provided for all members for the following:

Diagnostic Assessment of Autism Spectrum Disorders

Medically necessary and appropriate assessments, evaluations, or tests performed by a physician, licensed physician assistant, psychologist, or certified registered nurse practitioner to diagnose whether an individual has an autism spectrum disorder.

Treatment of Autism Spectrum Disorders

Services must be specified in a treatment plan developed by a physician or psychologist following a comprehensive evaluation or reevaluation performed in a manner consistent with the most recent clinical report or recommendations of the American Academy of Pediatrics. Highmark Choice Company may review a treatment plan for autism spectrum disorders once every six months, or as agreed upon between the plan and the physician or psychologist developing the treatment plan.

Treatment may include the following medically necessary and appropriate services:

Pharmacy Care

Prescription drugs approved by the Food and Drug Administration (FDA) and designated by the plan for the treatment of autism spectrum disorders and which are prescribed by a physician, licensed physician assistant, or certified registered nurse practitioner. Also included is any assessment, evaluation, or test prescribed or ordered by a licensed physician, licensed physician assistant, or certified registered nurse practitioner to determine the need or effectiveness of such prescription drugs.

Psychiatric and Psychological Care

Direct or consultative services provided by a physician or by a psychologist who specializes in Psychiatry

Rehabilitative Care

Professional services and treatment programs, including Applied Behavioral Analysis, provided by an autism service provider to produce socially significant improvements in human behavior or to prevent loss of attained skill or function.

Therapeutic Care

Services that are provided by a speech language pathologist, occupational therapist, or physical therapist.

Chiropractic care (spinal manipulations)

Spinal manipulations for the detection and correction by manual or mechanical means of structural imbalance or incomplete or partial dislocation of a bone in a joint (subluxation) resulting from or related to distortion, misalignment, or subluxation of or in the vertebral column. Visits include the consultation and X-rays, if required.

Clinical trial

Routine patient costs incurred in connection with the member's participation in a Qualifying Clinical Trial, including all items and services received on an Outpatient basis consistent with the coverage provided by Highmark Healthy Kids that are typically covered for a Member who is not enrolled in a clinical trial.

Benefits are payable if the qualifying clinical trial is conducted by a network provider and conducted at a facility provider. If there is no comparable qualifying clinical trial being performed by a network provider, the CHIP program will consider services by a non-network provider who is participating in the clinical trial, as covered if the clinical trial is deemed a qualifying clinical trial by the program.

Dental services related to accidental injury

Dental services initially rendered by a physician or dentist which are required as the result of accidental injury to the jaw, sound natural teeth, mouth, or face. Injuries as a result of chewing or biting shall not be considered accidental injury.

Diabetes treatment

Coverage is provided for the following when required in connection with the treatment of diabetes and when prescribed by a physician legally authorized to prescribe such items under the law:

Equipment and supplies:

Blood glucose monitors, monitor supplies, injection aids, syringes, and insulin infusion devices. (Refer to the paragraph headings Orthotic Devices and Routine Eye Examination in this section for additional information.)

Diabetes Education Program:

When your child's physician certifies that you require diabetes education as an outpatient, coverage is provided for the following when rendered through a diabetes education program:

- Visits medically necessary and appropriate upon the diagnosis of diabetes.

Subsequent visits under circumstances whereby your child's physician:

- Identifies or diagnoses a significant change in your child's symptoms or conditions that necessitates changes in self-management, or
- Identifies, as medically necessary and appropriate, a new medication or therapeutic process relating to the treatment and/or management of diabetes.

Prescription Drugs:

Coverage is provided for insulin and pharmacological agents for controlling blood sugar.

Diagnostic services

Benefits will be provided for the following covered services when ordered by a professional provider:

Advanced Imaging Services

Include, but are not limited to, computed tomography (CT), computed tomographic angiography (CTA), magnetic resonance imaging (MRI), magnetic resonance angiography (MRA), positron emission tomography (PET scan), positron emission tomography/computed tomography (PET/CT scan).

Basic Diagnostic Services

- Standard Imaging Services – procedures such as skeletal X-rays, ultrasound, and fluoroscopy;
- Laboratory and Pathology Services – procedures such as non-routine Papanicolaou (PAP) smears, blood tests, urinalysis, biopsies, and cultures;
- Diagnostic Medical Services – procedures such as electrocardiograms (ECG), electroencephalograms (EEG), echocardiograms, pulmonary studies, stress tests, audiology testing; and
- Allergy Testing Services – allergy testing procedures such as percutaneous, intracutaneous, and patch tests.

Diagnostic Services provided for preventive purposes in accordance with a predefined schedule based on age and sex as described in the **CHIP Preventive Health Schedule** section are exempt from Copayments.

Dialysis

Benefits are provided for Dialysis Treatments when Preauthorized by Highmark Choice Company and when provided in the Outpatient facilities of a Hospital, a freestanding renal dialysis facility which has been approved by Highmark Choice Company or in the home with the Preauthorization of Highmark Choice Company.

In the case of home dialysis, Covered Services will include equipment, training, and Medical Supplies. The decision to provide Benefits for the purchase or rental of necessary equipment for home dialysis will be made by Highmark Choice Company. When the Member becomes eligible for Medicare coverage for dialysis, dialysis Benefits provided in this member handbook will be coordinated with such Medicare coverage.

Durable medical equipment

Benefits will be provided for the rental or, at the option of Highmark Choice Company, the purchase, adjustment, repair, and replacement of durable medical equipment for therapeutic use when prescribed by a professional provider, within the scope of their license. Rental costs cannot exceed the total cost of purchase. If more than one type of durable medical equipment exists, the plan will authorize coverage for only the durable medical equipment medically necessary and appropriate to restore basic function. Medical supplies which are necessary for the essential function of the durable medical equipment and are used for therapeutic purposes are also eligible under this benefit. Durable medical equipment does not include prosthetic appliances and orthotic devices and may require Pre-Certification by Highmark Choice Company.

Emergency care services

Emergency care is covered in full for all Highmark Healthy Kids members. Members with Low-Cost or Full-Cost CHIP are required to pay a copayment, which is waived if the child is admitted to the hospital as a result of the emergency.

Your child is covered for all reasonably necessary costs associated with emergency care and services provided during the period of emergency. In an emergency situation where you believe you need immediate treatment, go directly to your nearest emergency room or call 911 or your local emergency number. Once the crisis has passed, contact your PCP to arrange for appropriate follow-up care.

If your child requires emergency care, you should seek treatment immediately from the nearest hospital, emergency room or clinic. Outpatient emergency care services are not subject to Preauthorization and may be received in network or out of network. If your child is admitted to a facility following an emergency room visit, the facility should obtain authorization of the inpatient admission. If the facility does not, you are responsible for contacting Highmark by calling Member Service at **1-800-KIDS-105 (TTY call 711)** within 48 hours.

Once your child's condition has stabilized, to continue coverage at the higher network level of benefits, Highmark reserves the right to transfer your child's care from an out-of-network provider to a network provider.

For additional information on Emergency Care Services, see the **Understanding Health Coverage Terms and Definitions** section of this member handbook.

Coverage for nonemergency services while traveling outside the service area

Bluecard® Program

In the event that your child is traveling outside the service area, coverage is provided for the following: a) medical care for an unexpected illness or injury that is not life threatening, but which cannot reasonably be postponed until the Member returns home ("urgent care"); or b) medical care necessary to treat an illness or injury that originated in the service area ("follow-up care"). Call Member Service at **1-800-KIDS-105 (TTY call 711)** for details. In an emergency, the member should go directly to the nearest provider.

Blue Cross Blue Shield Global® Core Program

Coverage is provided through the Blue Cross Blue Shield Global Core Program when a member requires non-routine medical care while traveling outside the United States. Members may call the Blue Cross Blue Shield Global Core Service Center using the toll-free telephone number appearing in the member handbook or on their member ID card for assistance. In an emergency, the member should go directly to the nearest provider.

All medical Services are covered in accordance with Highmark Healthy Kids. When Covered Services are rendered in a Hospital that participates in the Blue Cross Blue Shield Global Core Program, Members are responsible for any Copayment amount. However, for Outpatient Hospital care or Physician services, or if Covered Services are rendered in a Hospital that does not participate in the Blue Cross Blue Shield Global Core Program, members may be responsible for full payment at the time covered services are received. In the event that full payment for covered services is made by the member, reimbursement may be obtained upon submission of the appropriate claim form(s). Information regarding Blue Cross Blue Shield Global Core may be obtained by calling the Member Service at **1-800-KIDS-105 (TTY call 711)**.

Emergency mental health/substance use disorders services

The initial treatment for a behavioral health emergency is covered even when provided by out-of-network behavioral health providers or rendered at an out-of-network facility if the symptoms are severe enough to need immediate attention. Behavioral health includes mental health and substance use disorders services.

Admission to a non-hospital residential treatment facility for rehabilitation treatment is never considered a part of emergency treatment.

All planned admissions require Highmark Choice Company Authorization prior to the stay. Your child's behavioral health provider should obtain all necessary authorizations.

A substance use crisis is where your child is considered in imminent, potentially life-threatening physical danger with a need for immediate detoxification for chemical dependency. If you believe your child is in a behavioral health or substance use crisis or emergency situation, go the nearest Emergency Room.

Enteral (medical) foods

Enteral foods are a liquid source of nutrition equivalent to a prescription drug that is administered orally or enterally and which may contain some or all of the nutrients necessary to meet minimum daily nutritional requirements. Enteral foods are intended for the specific dietary management of a disease or condition for which distinctive nutritional requirements are identified through medical evaluation.

Coverage is provided for enteral foods when administered on an outpatient basis for:

- Amino acid-based elemental medical formula ordered by a physician for infants and children for food protein allergies, food protein-induced enterocolitis syndrome, eosinophilic disorders, and short bowel syndrome, and
- Nutritional supplements administered under the direction of a physician for the therapeutic treatment of phenylketonuria, branched-chain ketonuria, galactosemia, and homocystinuria. This coverage does not include normal food products used in the dietary management of rare hereditary genetic metabolic disorders.

Family planning services

Benefits are provided for voluntary family planning services when provided by the PCP or network provider delivering gynecological services without referral, which may include a nurse-midwife. Coverage will be provided for contraceptive methods, including contraceptive devices, and oral, injectable, transdermal, and intravaginal contraceptive prescription drugs when obtained from a participating pharmacy.

Coverage will also be provided for counseling, education, and related services to prevent and address the consequences of at-risk behavior related to sexually transmitted diseases and pregnancy when such services are provided by the PCP, or network provider delivering gynecological services without referral which may include a nurse-midwife.

Gynecological services

Several gynecological examinations and screenings are covered on a preventive basis without cost. See the **CHIP Preventive Health Schedule** section for more information on covered services.

Members may also receive treatment for any gynecological medical condition at any time from a network gynecologist or Network Nurse-Midwife. The network provider may coordinate any preauthorization required for Covered Services with Highmark Choice Company.

Habilitative services

Benefits are provided for health care services that help a Member keep, learn, or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology, and other services for people with disabilities in a variety of outpatient settings. Covered Services also include inpatient therapy for the treatment of CVA (Cerebral Vascular Accidents), head injury, spinal cord injury, or as required as a result of postoperative brain surgery and chiropractic care.

Hearing care, devices, and examinations

Hearing aids and devices and the fitting and adjustment of such devices are covered when determined to be medically necessary and appropriate.

Benefits are provided for Audiometric Examinations, Hearing Aid Evaluation Tests, and Hearing Aids when provided or prescribed by an Audiologist, Physician, or Hearing Aid Dealer/Fitter. The Member must first obtain a medical examination of the ear by a Physician and such examination, in conjunction with the Audiometric Examination, must result in a determination that a Hearing Aid will improve hearing acuity. These limitations apply:

- The hearing aid evaluation test and/or hearing aid must be provided within 60 days of an audiometric examination.
- No benefits are payable after your child's coverage terminates, except for hearing aids ordered prior to the termination date and delivered within 60 days of that date.
- Repairs and maintenance (except batteries) are only covered if provided after the expiration of the warranty.
- Excluded from this benefit is batteries and cords for hearing aids, dispensing fees for hearing aids, replacement of lost or stolen hearing aids, and insurance premiums protecting against hearing aid loss.

Home health care services

Highmark Healthy Kids covers the following services from a home health care agency or a hospital program for home health care in the CHIP member's home if within the service area for your child who is homebound:

- Skilled nursing services of a Registered Nurse (RN) or Licensed Practical Nurse* (LPN), including private duty nursing services
- Physical medicine, speech therapy, and occupational therapy
- Medical and surgical supplies provided by the home health care agency or hospital program for home health care
- Oxygen and its administration
- Medical social service consultations
- Health aide services for your child when they are also receiving covered nursing services or therapy, habilitative, and rehabilitation services

**The services of an LPN shall be made available only when the services of an RN are not available and only when medically necessary and appropriate. Services of an LPN are only reimbursable through a facility provider.*

Home health care benefits will be provided only when prescribed by the child's attending physician prior to the child's discharge from a covered confinement in a facility provider. No home health care benefits will be provided for:

- Dietitian services;
- Homemaker services;
- Maintenance therapy;
- Custodial care; or
- Food or home-delivered meals.

Home infusion therapy services

Benefits will be provided when performed by a Home Infusion Therapy Provider in a home setting. This benefit includes pharmaceuticals, pharmacy services, intravenous solutions, medical/surgical supplies, and nursing services associated with Home Infusion Therapy. Specific adjunct non-intravenous therapies are included when administered only in conjunction with Home Infusion Therapy.

Hospice care services

Highmark Healthy Kids covers the following services members receive from a home health care agency or a hospital program for hospice care:

- Skilled nursing services of a Registered Nurse (RN) or Licensed Practical Nurse* (LPN), including private duty nursing services
- Physical medicine, speech therapy and occupational therapy
- Medical and surgical supplies provided by the home health care agency or hospital program for hospice care
- Oxygen and its administration
- Medical social service consultations
- Health aide services when you are receiving covered nursing services or therapy and rehabilitation services
- Family counseling related to your child's terminal condition
- Respite care

Hospice care services will be provided to the child with a terminal illness, as certified by a physician. NO hospice care benefits will be provided for:

- Dietitian services.
- Homemaker services.
- Maintenance therapy.
- Custodial care.
- Food or home delivered meals.

Hospital services

This program covers the following services members receive in a network facility provider. Benefits will be covered only when, and so long as, they are determined to be medically necessary and appropriate for the treatment of the patient's condition. Planned admissions require a preauthorization that will be coordinated by your child's network provider.

INPATIENT SERVICES

Bed and board

Bed, board, and general nursing services are covered when members occupy:

- A room with two or more beds.
- A private room.
- A bed in a special care unit which is a designated unit which has concentrated all facilities, equipment, and supportive services for the provision of an intensive level of care for critically ill patients.

Ancillary services

Hospital services and supplies including, but not restricted to:

- Use of operating, delivery, and treatment rooms and equipment.
- Drugs and medicines provided to you while you are an inpatient in a facility provider.
- Whole blood, administration of blood, blood processing, and blood derivatives.
- Anesthesia, anesthesia supplies, and services rendered in a facility provider by an employee of the facility provider. Administration of anesthesia ordered by the attending professional provider and rendered by a professional provider other than the surgeon or assistant at surgery.
- Medical and surgical dressings, supplies, casts, and splints.
- Diagnostic services.
- Therapy and rehabilitation services.

OUTPATIENT SERVICES

Ancillary services

Hospital services and supplies including, but not restricted to:

- Use of operating, delivery, and treatment rooms, offices and other facility settings, and equipment.
- Drugs and medicines provided to you while you are an outpatient in a facility provider. However, benefits for certain therapeutic injectables and Infusion therapy prescription drugs as identified by the plan and which are appropriate for self-administration, will be provided only when received from a participating pharmacy Provider as set forth under the **Prescription Drug Benefits** section in this member handbook.
- Whole blood, administration of blood, blood processing, and blood derivatives.
- Anesthesia, anesthesia supplies, and services rendered in a facility provider by an employee of the facility provider. Administration of anesthesia ordered by the attending professional provider and rendered by a professional provider other than the surgeon or assistant at surgery.
- Medical and surgical dressings, supplies, casts and splints.

Surgery

Hospital services and supplies for outpatient surgery including removal of sutures, anesthesia, and anesthesia supplies and services rendered by an employee of the facility provider, other than the surgeon or assistant at surgery.

Pre-admission testing

Tests and studies required in connection with your child's admission rendered or accepted by a hospital on an outpatient basis prior to a scheduled admission to the hospital as an inpatient.

Injections

Benefits are provided for injectable medication for the treatment of an injury or illness when provided by the PCP or other Network Specialist and administered in the Physician's office.

Maternity services

If you think your child may be pregnant, you may contact your child's physician or go to a network obstetrician or nurse midwife. When your child's pregnancy is confirmed, you must contact Highmark Healthy Kids Member Service so that Highmark can coordinate a Medical Assistance referral on your behalf. Your child's CHIP coverage will continue until Medical Assistance determines eligibility. Your child may continue to receive follow-up care which includes prenatal visits, medically necessary and appropriate sonograms, delivery, and postpartum and newborn care in the hospital. You may select a network provider for maternity and gynecological services without a referral or prior authorization.

This program provides services relating to antepartum, intrapartum, and postpartum care, including complications resulting from the member's pregnancy or delivery and rendered by a facility provider or professional provider for:

Complications of pregnancy

Physical effects directly caused by pregnancy but which are not considered from a medical viewpoint to be the effect of normal pregnancy, including conditions related to ectopic pregnancy or those that require cesarean section.

Normal pregnancy

Normal pregnancy includes any condition usually associated with the management of a difficult pregnancy but is not considered a complication of pregnancy.

Nursery care

Covered services provided to the newborn child from the moment of birth, including care which is necessary for the treatment of medically diagnosed congenital defects, birth abnormalities, prematurity, and routine nursery care. Routine nursery care includes inpatient medical visits by a professional provider. Benefits will continue for a maximum of 31 days.

Maternity home health care visit

Your child is covered for one maternity home health care visit provided at your child's home within 48 hours of discharge when the discharge from a facility provider occurs prior to: (a) 48 hours of inpatient care following a normal vaginal delivery, or (b) 96 hours of inpatient care following a cesarean delivery. This visit shall be made by a network provider whose scope of practice includes postpartum care. The visit includes parent education, assistance and training in breast and bottle feeding, infant screening, clinical tests, and the performance of any necessary maternal and neonatal physical assessments. The visit may, at your child's sole discretion, occur at the office of your child's network provider. The visit is subject to all the terms of this program and is exempt from any copayment, coinsurance, or deductible amounts.

State law does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable) if the mother and newborn meet the medical criteria for a safe discharge contained in guidelines which recognize treatment standards used to determine the appropriate length of stay; including those of the American Academy of Pediatrics and the American College of Obstetricians and Gynecologists. In any case, health insurance issuers like Highmark can only require that a provider obtain authorization for prescribing an inpatient hospital stay that exceeds 48 hours (or 96 hours).

Medical services

INPATIENT SERVICES

Medical care by a professional provider when your child is an inpatient for a condition not related to surgery, pregnancy, or mental illness, except as specifically provided herein:

Concurrent care

Medical care rendered concurrently with surgery during one inpatient stay by a professional provider other than the operating surgeon for treatment of a medical condition separate from the condition for which surgery was performed. Medical care by two or more professional providers rendered concurrently during one inpatient stay when the nature or severity of your child's condition requires the skills of separate physicians.

Consultation

Consultation services rendered to an inpatient by another professional provider at the request of the attending professional provider. Consultation does not include staff consultations which are required by facility provider rules and regulations. Benefits are limited to one consultation per consultant per admission.

Intensive medical care

Medical care rendered to your child when your child's condition requires a professional provider's constant attendance and treatment for a prolonged period of time.

Routine newborn care visits

Professional provider visits to examine the newborn infant while the mother is an inpatient. Benefits will continue for a maximum of 31 days.

OUTPATIENT SERVICES (OFFICE VISITS)

Medical care rendered by a professional provider when your child is an outpatient for a condition not related to surgery, pregnancy, or mental illness, except as specifically provided. Benefits include allergy extracts, allergy injections, medical care visits, telemedicine services and consultations for the examination, diagnosis and treatment of an injury or illness.

Virtual visits

Virtual visits are covered when provided by a family practitioner, general practitioner, and/or pediatrician. Benefits are also provided for a specialist virtual visit when a member communicates with the specialist from any location such as their home, office or another mobile location, or the member travels to a Provider-based location referred to as the "Provider originating site."

Therapeutic injections

Therapeutic injections required in the diagnosis, prevention, and treatment of an injury or illness. However, benefits for certain therapeutic injectables as identified by Highmark Choice Company as appropriate for self-administration, will be provided only when received from a participating pharmacy Provider as set forth under the **Prescription Drug Benefits** section in this handbook.

Medical supplies

Benefits are provided for medical supplies which are necessary for the essential function of durable medical equipment, prosthetic appliances, or orthotic devices and for the follow-up care and treatment required as a result of emergency accident care, emergency medical care, home health care, or following inpatient care.

Mental health care services

Your child's mental health is just as important as your child's physical health. Highmark Healthy Kids provides professional, confidential, mental health care that addresses your child's individual needs. You have access to a wide range of mental health and substance abuse professional providers, so you can get the appropriate level of responsive, confidential care. Your child is covered for a full range of counseling and treatment services. Highmark Healthy Kids covers the following services your child receives from a provider to treat mental illness.

Inpatient facility services

Inpatient hospital services provided a facility provider for the treatment of mental illness. No referral is required. Members as young as the age of 14 years old can self-refer.

Inpatient medical services

Covered inpatient medical services provided by a professional provider:

- Individual psychotherapy
- Group psychotherapy
- Psychological testing
- Counseling with family members to assist in your child's diagnosis and treatment
- Electroshock treatment or convulsive drug therapy including anesthesia when administered concurrently with the treatment by the same professional provider

Partial hospitalization mental health care services

Benefits are only available for mental health care services provided on a partial hospitalization basis when received through a partial hospitalization program. A mental health care service provided on a partial hospitalization basis will be deemed to be an outpatient care visit, subject to any outpatient care cost-sharing amounts.

Outpatient mental health care services

Facility Services and Medical Services Benefits as described in this subsection are also available when provided for the outpatient treatment of mental illness by a facility provider or a professional provider.

Mental well being powered by Spring Health

CHIP – Highmark Healthy Kids members ages 6 and older also have fast, easy access to personalized mental health support through Mental Well-Being powered by Spring Health. Your child's care with Spring Health is private and confidential. The Specialist copay applies to in-person visits and no copay applies to virtual visits. You can sign up for a Spring Health account by going to springhealth.com/chipbcbs. Once the account is set up, you or your child can schedule appointments with PA PROMISe ID-enrolled licensed mental health professionals at your convenience including some weekend and evening hours.

Spring Health also provides "Moments," a digital library of self-guided wellness exercises designed to relieve stress, anxiety, sleeplessness, and other challenges. Educational Webinars are also available to learn expert mental health tips and practical takeaways for your child's daily life. Spring Health's engaging webinars can help your child navigate common challenges, improve your child's well-being, and better support your child's needs.

Orthotic devices

Benefits will be provided for the purchase, fitting, necessary adjustment, repairs, and replacements, if necessitated because of normal wear and not neglect, of orthotic devices determined to be the standard to restore basic function, when prescribed by a professional provider. If more than one (1) type of orthotic device exists, Highmark Choice Company will provide coverage for only the orthotic device medically necessary and appropriate to restore basic function. This includes shoes permanently attached to a brace or when prescribed in connection with the treatment of diabetes. Medical supplies which are necessary for the essential function of the orthotic device and are primarily medical in nature, not a comfort/convenience item, and used for therapeutic purposes are also eligible under this benefit.

Osteoporosis screening

Coverage is provided for Bone Mineral Density Testing (BMDT) using a U.S. Food and Drug approved method. This test determines the amount of mineral in a specific area of the bone. It is used to measure bone strength which is the aggregate of bone density and bone quality. Bone quality refers to architecture, turnover, and mineralization of bone. The BMDT must be prescribed by a professional provider legally authorized to prescribe such items under applicable law.

Preventive care services

It's important to schedule regular preventive care with your child's PCP to maintain your child's health. Refer to the **Preventive Health Schedule** section to plan your child's preventive care. CHIP provides excellent preventive care benefits, including routine physical examinations, immunizations, and required diagnostic tests, and women receive an annual gynecological exam and Pap test.

Pediatric preventive care includes the following, with **NO cost sharing or copays** when provided by a network provider:

- Physical examination, routine history, routine diagnostic tests.
- Oral health risk assessment, fluoride varnish for children ages 5 months to 5 years old (U.S. Preventive Services Task Force Recommendation).
- Well baby care and developmental screenings, which generally includes a medical history, height and weight measurement, physical examination, and counseling.
- Blood lead screening and lead testing. This blood test detects elevated lead levels in the blood.
- Diabetes prevention program for children who meet certain medical criteria of having a high risk of developing type 2 diabetes.

Allergy extract/injections

Benefits are provided for allergy extract and allergy injections.

Dental care

Additional routine dental exams and cleanings are covered every six months when your child receives services from a United Concordia* dental provider. Please refer to the **Your Child's CHIP Dental Benefits** section of this member handbook for a full description of the covered services.

*United Concordia Companies, Inc. and Davis Vision, Inc. are separate companies and do not provide Blue Cross and/or Blue Shield products. United Concordia Companies, Inc. and Davis Vision, Inc. are solely responsible for the products and services that each provides.

Vision screening

Benefits are provided for vision screening when provided by the PCP. Routine comprehensive vision exams, eyeglasses, and frames are covered when performed by Davis Vision* providers. Please refer to the **Your Child's CHIP Vision Benefits** section of this member handbook for a full description of the covered services

Well woman preventive care

Care includes services and supplies as described under the Women's Preventive Services provision of the Patient Protection and Affordable Care Act. **Copayments do not apply** to preventive services involving family planning, women's health and contraceptives covered services and supplies include, but are not limited to:

- **Routine gynecological examination and Pap test**

Benefits are provided for one routine gynecological examination, including a pelvic and clinical breast examination, and one routine Papanicolaou smear (Pap test) per calendar year, in accordance with the recommendations of the American College of Obstetricians and Gynecologists. Your child can see the PCP or have "direct access" to any network obstetrician or gynecologist without a referral.

- **Mammograms**

Benefits are provided for screening and diagnostic mammograms. Benefits are payable only if performed by a qualified mammography service provider who is properly certified by the appropriate state or federal agency in accordance with the Mammography Quality Assurance Act of 1992.

- **Breastfeeding**

Comprehensive support and counseling from trained providers; access to breastfeeding supplies, including coverage for rental of hospital-grade breastfeeding pumps under DME with medical necessity review; and coverage for lactation support and counseling provided during postpartum hospitalization, Mother's Option visits, and obstetrician or pediatrician visits for pregnant and nursing members.

- **Contraception**

Food and Drug Administration-approved contraceptive methods, including contraceptive devices, injectable contraceptives, IUDs, and implants; voluntary sterilization procedures; and patient education and counseling, not including abortifacient drugs.

Private duty nursing services

Services of an actively practicing Registered Nurse (RN) or Licensed Practical Nurse (LPN) when ordered by a physician, providing such nurse does not ordinarily reside in your child's home or is not a member of your child's immediate family.

Benefits will be provided for your child at home, only when Highmark determines that the nursing services require the skills of an RN or LPN.

Prosthetic appliances

Purchase, fitting, necessary adjustments, repairs, and replacements of prosthetic devices and supplies which replace all or part of an absent body limb or body organ (including adjoining tissues); or replace all or part of the function of a permanently inoperative or malfunctioning body limb or organ (excluding dental appliances and the replacement of cataract lenses). Initial and subsequent prosthetic devices to replace the removed breast(s) or a portion thereof, are also covered. However, replacements are covered only when Highmark Choice Company determines that a replacement is medically necessary and appropriate and due to the normal growth of the child.

Skilled nursing facility services

Services rendered in a skilled nursing facility to the same extent benefits are available to an inpatient of a hospital and upon receipt of preauthorization by Highmark Choice Company.

No benefits are payable:

- After your child has reached the maximum level of recovery possible for your child's particular condition and no longer require definitive treatment other than routine supportive care;
- When confinement is intended solely to assist your child with the activities of daily living or to provide an institutional environment for your child's convenience; or
- For treatment of substance use disorders or mental illness.

**United Concordia Companies, Inc. and Davis Vision, Inc. are separate companies and do not provide Blue Cross and/or Blue Shield products. United Concordia Companies, Inc. and Davis Vision, Inc. are solely responsible for the products and services that each provides.*

Substance use disorder services

Outpatient

Benefits are provided for outpatient service visits for the treatment of substance use disorders. Covered services must be preauthorized by Highmark Choice Company. A parent, guardian, or member as young as fourteen (14) years old can self-refer.

The following services are covered:

- Physician, psychologist, nurse, master level therapist, and social worker services;
- Detoxification, rehabilitation, therapy, and counseling;
- Family counseling and intervention;
- Psychiatric, psychological, and medical laboratory tests; and
- Drugs, medicines, equipment use, and supplies

Inpatient

Benefits are provided for the treatment of substance use disorders, including detoxification and rehabilitation therapy services in a hospital or substance abuse treatment facility. Members may seek these services directly by calling the telephone number listed on their member ID card for substance abuse services. Covered services require no preauthorization. Members as young as fourteen (14) years old can self-refer.

The following services are covered:

- Lodging and dietary services;
- Physician, psychologist, nurse, master level therapist, and social worker services;
- Detoxification, rehabilitation, therapy, and counseling;
- Family counseling and intervention; psychological testing; and
- Drugs, medicines, equipment use, and supplies.

Surgical Services

Highmark Healthy Kids covers the following services your child receives from a network provider. Services performed by an out-of-network provider are not covered by Highmark Healthy Kids unless preauthorized by Highmark Choice Company or an emergency. If you use an out-of-network professional provider and an inpatient hospital admission is required, you must contact Highmark Choice Company Member Service at **1-800-KIDS-105 (TTY call 711)** prior to your child's admission.

Anesthesia

Administration of anesthesia ordered by the attending professional provider and rendered by a professional provider other than the surgeon or the assistant at surgery. Benefits will also be provided for the administration of anesthesia for covered oral surgical procedures in an outpatient setting when ordered and administered by the attending professional provider.

Assistant at surgery

Services of a physician who actively assists the operating surgeon in the performance of covered surgery. Benefits will be provided for an assistant at surgery only if an intern, resident, or house staff member is not available.

Second surgical opinion

A consulting physician's opinion and directly related diagnostic services to confirm the need for recommended elective surgery. Limited to two consultations per elective surgical procedure, and one consultation per physician. Keep in mind that:

- The second opinion consultant must not be the physician who first recommended elective surgery;
- Elective surgery is a covered surgery that may be deferred and is not an emergency;
- Use of a second surgical opinion is your option;
- If the first opinion for elective surgery and the second opinion conflict, then a third opinion and directly related diagnostic services are covered services; and if the consulting opinion is against elective surgery and you decide to have the elective surgery, the surgery is a covered service. In such instance, you will be eligible for a maximum of two such consultations involving the elective surgical procedure in question, but limited to one consultation per consultant.

Surgery

Surgery performed by a professional provider. Separate payment will not be made for pre- and post-operative services.

If more than one (1) surgical procedure is performed by the same professional provider during the same operation, the total benefits payable will be the amount payable for the highest paying procedure, plus fifty percent (50%) of the amount that would have been payable for each of the additional procedures, had those procedures been performed alone.

SPECIAL SURGERIES

Oral surgery

Benefits are provided for the following limited oral surgical procedures in an outpatient setting when preauthorized by the plan or in an inpatient setting if determined to be medically necessary and appropriate:

- Extraction of impacted teeth when partially or totally covered by bone
- Extraction of teeth in preparation for cardiac surgery, organ transplantation or radiation therapy
- Mandibular staple implant, provided the procedure is not done in preparation of the mouth for dentures
- Lingual frenectomy, frenotomy or frenoplasty (to correct tongue-tie), and mandibular frenectomy
- Facility provider and anesthesia services rendered in conjunction with non-covered dental procedures when determined by Highmark to be medically necessary and appropriate due to your child's age and/or medical condition
- Accidental injury to the jaw or structures contiguous to the jaw except teeth
- The correction of a non-dental physiological condition which has resulted in a severe functional impairment
- Treatment for tumors and cysts requiring pathological examination and for infections of the jaw, cheeks, lips, tongue, roof, and floor of the mouth
- Orthodontic treatment of congenital cleft palates involving the maxillary arch, performed in conjunction with bone graft surgery to correct the bony deficits associated with extremely wide clefts affecting the alveolus.

Mastectomy and breast cancer reconstruction

Benefits are provided for a mastectomy performed on an inpatient or outpatient basis and for the following:

- Surgery to reestablish symmetry or alleviate functional impairment including but not limited to augmentation, mammoplasty, reduction mammoplasty and mastopexy, surgery and reconstruction of other breast to produce a symmetrical appearance.
- Initial and subsequent prosthetic devices to replace the removed breast or portions thereof due to a mastectomy.
- Physical complications of all stages of mastectomy, including lymphedemas.
- Benefits are also provided for one home health care visit, as determined by your child's physician, within 48 hours after discharge if the discharge occurred within 48 hours after an admission for a mastectomy.
- Reconstructive Surgery will only be covered when required to restore function following accidental injury, result of a birth defect, infection, or malignant disease in order to achieve reasonable physical or bodily function; in connection with congenital disease or anomaly through the age of 18; or in connection with the treatment of malignant tumors or other destructive pathology that causes functional impairment; or breast reconstruction following a mastectomy.

Telemedicine services

Benefits are provided for covered telemedicine services for the examination, diagnosis, and treatment of an injury or illness.

Therapeutic injections

Benefits are provided for injectable medication for the treatment of an injury or illness when provided by the PCP or other network specialist and administered in the physician's office.

Therapy and rehabilitative services

Benefits are provided for specific therapy and rehabilitation services when preauthorized by Highmark Choice Company and performed by a network provider. Covered services for therapies, such as cardiac rehabilitation, must be expected to make measurable or sustainable improvement in the level of functioning within a reasonable period of time as determined by Highmark Choice Company.

The following therapy and rehabilitation services are covered services when preauthorized:

- Cardiac rehabilitation
- Chemotherapy
- Dialysis treatment, including hemodialysis and peritoneal dialysis. In the case of home dialysis, covered services will include equipment, training, and medical supplies. The decision to provide benefits for the purchase or rental of necessary equipment for home dialysis will be made by Highmark Choice Company. When your child becomes eligible for Medicare coverage for dialysis, dialysis benefits provided in this contract will be coordinated with such Medicare coverage.
- Infusion therapy benefits will be provided when covered services are performed by a provider on an outpatient basis or if the components are furnished and billed by a provider. Covered services include pharmaceuticals, pharmacy services, intravenous solutions, medical/surgical supplies, and nursing services associated with infusion therapy. Specific adjunct non-intravenous therapies are included when administered only in conjunction with Infusion Therapy. Benefits for certain infusion therapy prescription drugs as identified by Highmark and which are appropriate for self-administration, will be provided only when received from a participating pharmacy provider.
- Occupational therapy
- Physical medicine
- Pulmonary therapy
- Radiation therapy
- Respiratory therapy
- Speech therapy

Tobacco cessation counseling

Benefits are provided for tobacco cessation counseling for symptomatic individuals.

Transplant services

Benefits will be provided for covered services furnished by a hospital which are directly and specifically related to transplantation of organs, bones and tissue, or blood stem cells. If a human organ, bone, tissue, or blood stem cell transplant is provided from a living donor to a human transplant recipient:

- When both the recipient and the donor are members, each is entitled to the benefits of this program;
- When only the recipient is a member, both the donor and the recipient are entitled to the benefits of this program subject to the following additional limitations: 1) the donor benefits are limited to only those not provided or available to the donor from any other source, including, but not limited to, other insurance coverage, other Blue Cross or Blue Shield coverage or any government program; and 2) benefits provided to the donor will be charged against the recipient's coverage under this program to the extent that benefits remain and are available under this program after benefits for the recipient's own expenses have been paid;
- When only the donor is a member, the donor is entitled to the benefits of this program, subject to the following additional limitations: 1) the benefits are limited to only those not provided or available to the donor from any other source in accordance with the terms of this program; and 2) no benefits will be provided to the non-member transplant recipient; and
- If any organ, tissue, or blood stem cell is sold rather than donated to the member recipient, no benefits will be payable for the purchase price of such organ, tissue, or blood stem cell; however, other costs related to evaluation and procurement are covered up to the member recipient's program limit.



Prescription Drug Benefits

Your child's prescriptions are covered when prescribed by a PROMISE ID-enrolled provider and you have them filled at a pharmacy in the National Network. The network includes thousands of pharmacies, both big chains and smaller independent stores, all across Pennsylvania and the country. **No benefits are available if drugs are purchased from a non-network pharmacy.**

Covered drugs – formulary

Your prescription drug program follows a select drug list, which is referred to as a “comprehensive formulary.” The formulary is an extensive list of Food and Drug Administration (FDA)-approved prescription drugs and selected over-the-counter drugs. It includes products in every major therapeutic category.

To receive a copy of the formulary, call Member Service at **1-800-KIDS-105 (TTY call 711)**. You can also search the formulary by going to [HighmarkCHIP.com](https://www.highmarkchip.com) (select **Find Drugs** and **Find a prescription drug list** and then **CHIP Formulary**).

Covered drugs include:

- Those which, under Federal law, are required to bear the legend: “Caution: Federal law prohibits dispensing without a prescription;”
- Legend drugs under applicable state law and dispensed by a licensed pharmacist;
- Prescription drugs listed in this program’s prescription drug formulary, including compounded medications, consisting of the mixture of at least two ingredients other than water, one of which must be a legend drug (drug that requires a pharmacist dispenses it);
- Select over-the-counter drugs listed in the formulary, if mandated by the Patient Protection and Affordable Care Act (PPACA), upon presentation of a written prescription, and you have been diagnosed with certain medical conditions. If you have questions about whether an over-the-counter drug is covered, call Member Service **1-800-KIDS-105 (TTY call 711)**;
- When clinically appropriate drugs are requested by you but are not covered by the health plan, you can call Member Service to obtain information for the process required to obtain the drugs.
- Prescribed injectable insulin; and
- Diabetic supplies, including needles and syringes.

Prescription Drug Benefits	Free	Low-Cost	Full-Cost
Generic drugs			
100% Provider's Allowable Price (PAP) after copayments below			
Up to 31-day supply	100% PAP No copay	\$6 copay or PAP, whichever is less	\$10 copay or PAP, whichever is less
Up to 60-day supply	100% PAP No copay	\$12 copay or PAP, whichever is less	\$20 copay or PAP, whichever is less
Up to 90-day supply – maintenance drugs	100% PAP No copay	\$18 copay or PAP, whichever is less	\$30 copay or PAP, whichever is less
Brand drugs			
100% Provider's Allowable Price (PAP) after copayments below			
Up to 31-day supply	100% PAP No copay	\$9 copay or PAP, whichever is less	\$18 copay or PAP, whichever is less
Up to 60-day supply	100% PAP No copay	\$18 copay or PAP, whichever is less	\$36 copay or PAP, whichever is less
Up to 90-day supply – maintenance drugs	100% PAP No copay	\$27 copay or PAP, whichever is less	\$54 copay or PAP, whichever is less

Prescription Drug Benefits are available through the National Pharmacy Network only.

Prescription drugs are not covered out of network unless it's an emergency. Prescriptions are covered as long as they are listed on the Comprehensive Formulary. Use of the formulary may result in restriction of drug availability.

Provider's Allowable Price (PAP): The amount at which a participating pharmacy has agreed with Highmark Choice Company to provide prescription drugs to members. Continuous glucose monitoring devices are covered at 100% of Provider's Allowable Price.

No cost sharing will apply to self-administered chemotherapy medications, including oral chemotherapy medications. Certain covered Preventive medications purchased at a Network Pharmacy are not subject to member cost sharing.

When a prescription drug is available as a generic, Highmark Choice Company will only provide benefits for that prescription drug at the generic drug level. If the prescribing physician indicates that the brand-name drug is medically necessary and should be dispensed, the brand-name drug is covered at the generic cost sharing amount by the contractor.

To fill prescriptions ordered by a PCP or specialist, you should use the National Pharmacy network. You may call Member Service to confirm that your pharmacy is in the National Pharmacy network for CHIP members.

You will need to show your child's Highmark Healthy Kids member ID card at the pharmacy. Depending on the CHIP group in which your child is enrolled, you may owe copayments for prescription drugs.

You can purchase a 90-day supply of your child's prescription drugs. Your child must use generic drugs anytime they are available. Otherwise, you will be responsible for paying any difference between an available generic drug and the brand-name drug you requested. A brand-name drug can be acquired at the generic cost if the brand is medically necessary.

If you are required to pay for a covered prescription drug up front and need to request reimbursement, please call Member Service to request a drug claim form. When submitting a claim form, be sure to enclose a copy of the receipt (and remember to keep one for your records) listing the prescription drug name and the amount you paid. You should receive your reimbursement within three to five weeks.

Search the comprehensive formulary for a drug

Please visit our website at [HighmarkCHIP.com](https://www.HighmarkCHIP.com) to view the Highmark Comprehensive Formulary to check coverage for drug(s) your child may currently be taking.

To find a drug in the formulary:

1. Visit [HighmarkCHIP.com](https://www.HighmarkCHIP.com) (if this is your first visit to the site, you will be prompted to enter member **ZIP code** location).
2. Select **Find Drugs** link, and:
3. Select **Find a prescription drug list** and **CHIP Formulary**
4. Type in the name of the drug or select by the **Therapeutic Class**.

Over-the-counter medications

Select over-the-counter (OTC) products may be covered if mandated by the Patient Protection and Affordable Care Act (PPACA). If your child has a prescription for the over-the-counter medication, the medication is listed in the formulary, and your child has been diagnosed with certain medical conditions, the medication may be covered. If you have questions about whether an over-the-counter medication is covered, call Member Service.

Highmark Healthy Kids includes certain OTC allergy medications. The medications require a prescription from your child's CHIP network doctor but will come at no cost to you. Be sure to ask your child's CHIP network doctor for a prescription so you can take advantage of this coverage. This drug list is subject to change at any time. The list of covered drugs is on [HighmarkCHIP.com](#) on the **CHIP Resources** page.

When clinically appropriate drugs are requested by you but are not covered by Highmark Healthy Kids, you can call Member Service to obtain information for the process required to obtain the drugs.

Covered preventive medications

Select medications, such as contraceptives, iron supplements, sodium fluoride, folic acid supplements, vitamins, aspirin, smoking deterrents, tamoxifen, and raloxifene are considered preventive medications and covered at no cost to you when filled at a participating pharmacy with a valid prescription. Highmark Choice Company periodically reviews the schedule based on legislative requirements and the advice of the American Academy of Pediatrics, the U.S. Preventive Services Task Force, the Blue Cross Blue Shield Association, and medical consultants. Therefore, the frequency and eligibility of services is subject to change. If you have questions about whether a preventive medication is covered, call Member Service at **1-800-KIDS-105 (TTY call 711)**.

Network for prescription drug coverage

Prescription drugs are covered when you purchase them through any National Network Pharmacy. The network includes thousands of chains and independent stores located throughout western Pennsylvania and the country. To locate a pharmacy near you:

- Select **Find Doctors** on [HighmarkCHIP.com](#).
- Select **Find a Pharmacy**.
- Select **Get Started**.
- Enter your **ZIP code** and **Locate a Pharmacy**.

Traveling Outside of Pennsylvania?

- You still need to use a pharmacy in the National Network. For maintenance medications your child takes regularly, you will need to request a 90-day refill of covered Comprehensive Formulary drugs from your child's PROMISE ID enrolled provider before you leave Pennsylvania.
- If your child needs an unexpected nonemergency refill while you're out of state, you will have to pay for it up-front and then file a claim for reimbursement when you get home by calling Member Service at 1-800-KIDS-105 (TTY call 711) and requesting a drug claim form.
- When submitting a claim form, be sure to enclose a copy of the receipt (and remember to keep one for your records) listing the prescription drug name and the amount you paid. You should receive your reimbursement within three to five weeks.
- The only prescriptions that can be filled when traveling outside of Pennsylvania are those for: a) medical care for an unexpected illness or injury that is not life threatening, but which cannot reasonably be postponed until the member returns home ("Urgent Care"); or b) medical care necessary to treat an illness or injury that originated in the service area ("Follow-up Care").

In an emergency, the Member should go directly to the nearest Provider.

Prescription drug care management

Coverage under Highmark Healthy Kids is subject to the following in order to determine the Medical Necessity and Appropriateness of Prescription Drugs and supplies.

Early refill

No coverage is provided for any refill of a covered medication that is dispensed before the date of the member's predicted use of at least ninety percent (90%) of the days' supply of the previously dispensed covered medication, unless the member's physician obtains preauthorization from Highmark Choice Company for an earlier refill.

A prescription order or refill which exceeds the manufacturer's recommended dosage over a specified period of time will be denied by Highmark Choice Company when presented to the participating pharmacy. Highmark Choice Company will contact the prescribing physician to discuss the member's drug therapy. If it is determined by Highmark Choice Company that the prescription drug is Medically Necessary and Appropriate, the prescription drug will then be dispensed by the participating pharmacy.

Blood glucose meters for diabetics

Continuous glucose monitoring (CGM) system products are available for your child through participating network pharmacies or through participating durable medical equipment (DME) providers.

Blood glucose meters (BGM) measure glucose levels at a single moment in time, while continuous glucose monitoring (CGM) systems continually check glucose levels throughout the day and night.

In order for Highmark Healthy Kids to cover the continuous glucose monitoring (CGM) system, you must obtain a prescription from your child's doctor and fill the prescription at a participating pharmacy. Depending on your child's continuous glucose monitoring (CGM) system product, supporting components may also be obtained from a participating pharmacy such as the transmitter, receiver, and sensor. Listed below are the preferred continuous glucose monitoring (CGM) systems under your child's prescription drug benefit:

- Dexcom Continuous Glucose Monitoring System
- FreeStyle Libre Glucose Monitoring System

Specialty prescription drugs

Specialty drugs are pharmaceutical products that are generally:

- High cost and used for complex, life-threatening, or chronic conditions
- Include, but are not limited to, drugs that are injected, infused, or orally administered
- May have limited access or special shipping, administration, or handling requirements

Specialty medications are traditionally available only through a specialty pharmacy provider, but in some cases, may still be accessible through a retail pharmacy. Specialty drugs may be ordered by a physician or other health care provider on your child's behalf or you may submit the prescription order directly to the exclusive pharmacy provider. The exclusive pharmacy provider will either deliver the prescription directly to you or to a location where your child will be receiving the medication (doctor's office, infusion suite, etc.). These particular prescription drugs will be limited to your child's benefit program's retail cost-sharing provisions and retail days supply.

Benefits are provided for specialty prescription drugs for the following drug classifications only when such drugs are covered medications and are dispensed through an exclusive specialty pharmacy provider, or from a participating retail pharmacy when applicable:

- Agents for multiple sclerosis and neurological-related therapies
- Antiarthritic therapies
- Anticoagulants
- Growth hormones
- Hematinic agents
- Hemophilia-related therapies
- Immunomodulators
- Interferons
- Oncology-related therapies

Drugs excluded from coverage under this benefit:

- Weight control drugs;
- Drugs and supplies which can be purchased without a prescription order;
- Drugs whose labeled indications are for cosmetic purposes only;
- Charges for administration of prescription drugs and/or injectable insulin whether by a physician or other person;
- Fertility drugs;
- Drug therapy associated with tobacco nicotine cessation programs for members under age 18;
- Impotency treatment drugs;
- Antihemophilic drugs, when purchased from other than an exclusive pharmacy provider;
- Any drugs requiring intravenous administration, except insulin and other injectables used to treat diabetes;
- Prescription drugs used for unlabeled or unapproved indications where such use has not been approved by the Food and Drug Administration (FDA);
- Prescription and over-the-counter drugs that have not demonstrated efficacy; and
- Any drug or medication which is otherwise excluded under the terms of this policy.

For a complete listing of those prescription drugs that must be obtained through an exclusive pharmacy provider, contact Member Service at **1-800-KIDS-105 (TTY call 711)**.

Prescription Drug Limitations

The following limitations related to prescription drug coverage are as follows:

- i. Except in emergency situations, no coverage is provided for prescription drugs purchased at a non-participating pharmacy provider.
- ii. Each prescription drug purchased from a retail participating pharmacy provider is limited to a 31-day supply per prescription order or refill. Maintenance prescription drugs purchased from a retail participating pharmacy provider are limited to a 90-day supply per prescription order or refill.
- iii. All specialty prescription drugs, including those which must be obtained from an exclusive pharmacy provider, are limited to a 31-day supply per prescription order or refill. Members may contact Highmark Choice Company Member Service or the website appearing on the back of the member's identification card to verify that a particular prescription drug is a specialty prescription drug, and whether it may be purchased from a retail participating pharmacy provider or must be obtained through an exclusive pharmacy provider.
- iv. The participating pharmacy provider will dispense generic drugs in accordance with state and federal laws unless a generic equivalent is not available. If the member cannot or will not accept a generic substitution when the generic equivalent is available, the member will be required to pay the difference between the price for a brand drug and any available generic equivalent, for each separate prescription order or refill. This amount is in addition to the applicable brand drug copayment stipulated in the **Pharmacy Benefit Grid** (at the beginning of the **Prescription Drug Benefits** section). If the prescribing Physician indicates that the brand name drug is medically necessary and appropriate, it should be dispensed, and the brand name drug will be covered, and the member will only be responsible for the generic drug copayment amount. Quantity level limits may be imposed on certain prescription drugs by Highmark Choice Company. Such limits are based on the manufacturer's recommended daily dosage or as determined by Highmark Choice Company. Quantity level limits control the quantity covered each time a new prescription order or refill is dispensed for selected prescription drugs. Each time a new prescription order or refill is dispensed, the participating pharmacy may limit the amount dispensed.

v. Benefits are provided for selected prescription drugs within, but not limited to, the following drug classifications only when such drugs are dispensed through an exclusive pharmacy provider:

- Agents for multiple sclerosis and neurological related therapies
- Antiarthritic therapies
- Anticoagulants
- Growth hormones
- Hematinic agents
- Hemophilia related therapies
- Immunomodulators
- Interferons
- Oncology related therapies

These selected prescription drugs are subject to the day supply quantity limitations as set forth in this Subparagraph b. (2) **Limitations**.

These selected prescription drugs may be ordered by a network provider on behalf of the member or the member may submit the prescription order directly to the exclusive pharmacy provider. In either situation, the exclusive pharmacy provider will deliver the prescription drug to the member.

For a complete listing of those prescription drugs that must be obtained through an exclusive pharmacy provider, members may call member service at **1-800-KIDS-105 (TTY call 711)** or visit Highmark Choice Company's website at myhighmark.com.

vi. The quantity level limit for each initial prescription order may be reduced, dependent upon the particular medication, to a quantity level necessary to establish that the member can tolerate the prescription drug. Consequently, the amounts set forth in the Prescription drug benefits will be prorated based upon the initial quantity dispensed. If the member is able to tolerate the prescription drug the remainder of the available days supply for the initial prescription order will be filled and the member will be charged the balance of the amount applicable to the initial prescription order.

vii. Benefits are provided for certain specified drugs when dispensed to members on a "stepped basis," referred to as the "step therapy" program. Within selected drug categories, benefits are only provided for specified prescription drugs when one (1) or more alternative drugs prove ineffective or intolerable and the following criteria are met: (1) the member has used alternative drug(s) within the same therapeutic class/category as the specified prescription drug; (2) the member has used the alternative drugs for a length of time necessary to constitute an adequate trial; and (3) the specified prescription drug is being used for an FDA approved indication. If these criteria are met, the participating pharmacy provider will dispense the specified prescription drug to the member. The member shall be responsible for any cost-sharing amounts and will be subject to any quantity limit requirements or other limitations set forth in this member handbook. When these criteria are not met, the treating physician may submit a request for authorization to dispense a specified prescription drug to the member for the Highmark Choice Company's consideration.

Health Coverage Terms and Definitions

Ambulance Service: a facility provider licensed by the state which, for compensation from its patients, provides transportation by means of a specially designed and equipped vehicle used only for transporting the sick and injured.

Ambulatory Surgical Facility: A facility provider, with an organized staff of Physicians, which is licensed as required by the state, and which, for compensation from its patients:

- a. has permanent facilities and equipment for the primary purpose of performing surgical procedures on an outpatient basis;
- b. provides treatment by or under the supervision of Physicians and nursing services whenever the patient is in the facility;
- c. does not provide Inpatient accommodations; and
- d. is not, other than incidentally, a facility used as an office or clinic for the private practice of a professional provider.

American Indian/Alaska Native: an individual who meets one (1) or more of the following criteria:

- a. a member of a Federally recognized Indian tribe, band, or group;
- b. an Inuit or Aleut or other Alaska Native enrolled by the Secretary of the Interior pursuant to the Alaska Native Claims Settlement Act, 43 U.S.C. §1601 et seq.; or
- c. a person who is considered by the Secretary of the Interior to be an Indian for any purpose.

An American Indian and Alaska Native child is also an individual who is entitled to Special Eligibility Rights as set forth in the **Understanding CHIP Guidelines** section of this member handbook, as determined by the Commonwealth of Pennsylvania.

Applied Behavioral Analysis: The design, implementation, and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior or to prevent loss of attained skill or function, including the use of direct observation, measurement, and functional analysis of the relations between environment and behavior.

Authorization: Process through which certain services are determined by Highmark Choice Company to be medically necessary and appropriate.

Bariatric Surgery: Operations on the stomach and/or intestines intended to help promote weight loss, including but not limited to vertical banded gastroplasty, gastric stapling, laparoscopic adjustable gastric banding minigastric bypass, gastric bypass with Roux-en-Y, biliopancreatic diversion, biliopancreatic diversion with duodenal switch, long limb gastric bypass, intestinal gastric bypass, or any other surgical procedures designed to restrict a member's ability to assimilate food. Bariatric Surgery is not covered as stated in the **Exclusions** section.

Birth Facility: A facility provider licensed by the state which, for compensation from its patients, is primarily organized and staffed to provide maternity care and which is under the supervision of a nurse-midwife.

Benefit Period: The benefit period is the specified period of time during which charges for covered services must be incurred in order to be eligible for payment by Highmark Choice Company. A charge shall be considered incurred on the date you receive the service or supply for which the charge is made. Your child's benefit period is a calendar year starting on January 1.

Blue Cross Blue Shield Global Core: A program sponsored by the Blue Cross and Blue Shield Association that provides members access to covered services from a network of health care Providers outside the United States.

Board-Certified: A designation given to those physicians who, after meeting strict standards of knowledge and practices, are certified by the professional board that represents their specialty. The majority of the CHIP-Highmark Healthy Kids Network physicians are board certified.

Brand Drug: A recognized trade name drug product, usually either the innovator product for new drugs still under patent protection or a more expensive product marketed under a brand name drug for multi-source drugs, and noted as such in the pharmacy database used by Highmark Choice Company.

Claim: A request made by or on behalf of a member for preauthorization or prior approval of a covered service, as required by Highmark Healthy Kids, or for the payment or reimbursement of the charges or costs associated with a covered service that has been received by a member. Claims for Benefits provided by Highmark Healthy Kids include:

- a. **Pre-service Claim:** A request for preauthorization or prior approval of a covered service which, as a condition to the payment of benefits under this member handbook, must be approved by Highmark Choice Company before the covered service is received by the member.
- b. **Urgent Care Claim:** A pre-service claim which if decided within the time periods established by Highmark Choice Company for making nonurgent care pre-service claim decisions could seriously jeopardize the life or health of the member, the ability of the member to regain maximum function, or, in the opinion of a physician with knowledge of the member's medical condition, would subject the member to severe pain that cannot be adequately managed without the service requested.
- c. **Post-service Claim:** A request for payment or reimbursement of the charges or costs associated with a covered service that has been received by a member. For purposes of the claim determination and complaint or grievance appeal procedure provisions of this member handbook, whether a claim or a complaint or grievance appeal of a denied claim involves a pre-service claim, an urgent care claim or a post-service claim will be determined at the time that the claim or complaint or grievance appeal is filed with Highmark Choice Company in accordance with its procedures for filing claims and complaint or grievance appeals.

Comfort/Convenience Items: Items or equipment which serve a comfort or convenience function or are primarily for the convenience of a person caring for the member or is used for environmental control or to enhance the environmental setting in which the member is placed. Such items include but are not limited to: connections from medical devices to computers for monitoring purposes, air conditioners, humidifiers, dehumidifiers, diapers, electric air cleaners, physical fitness equipment, "barrier free" modifications, ramps, stair glides, elevators/lifts, posture chairs, pools, and hot tubs. Comfort/convenience items include those items which are not primarily medical in nature.

Copayment: The copayment is the specific, up front dollar amount you pay for certain covered services which will be deducted from the plan allowance charge by Highmark Choice Company and is your responsibility. You may be responsible for multiple copayments per visit. See your child's **Summary of Benefits** for the copayment amounts. You are expected to pay your child's copayment to the provider at the time of service.

Covered Medications: Prescription Drugs and Over-the-Counter Drugs ordered by a Professional Provider by means of a valid Prescription Order, which Highmark Choice Company is contractually obligated to pay or provide as a benefit to Highmark Healthy Kids members.

Covered Services or Supplies: Medical procedures for which Highmark Choice Company agrees to pay.

Credentialing: The detailed review process by which Highmark evaluates physicians, hospitals, and other health care providers to ensure that the network is made up of qualified providers. Credentialing also involves ongoing, periodic review and evaluation.

Custodial Care: Care provided primarily for maintenance of the patient or which is designed essentially to assist the patient in meeting the activities of daily living and which is not primarily provided for its therapeutic value in the treatment of an illness, disease, bodily injury, or condition. Multiple non-skilled nursing services/non-skilled rehabilitation services in the aggregate do not constitute skilled nursing services/skilled rehabilitation services. Custodial care includes but is not limited to help in walking, bathing, dressing, feeding, and toileting; preparation of special diets; and supervision over administration of medications not requiring skilled nursing services/skilled rehabilitation services provided by trained and licensed medical personnel. Custodial care is not covered as stated in the **Exclusions** section.

Day/Night Psychiatric Facility: A facility provider licensed by the state which, for compensation from its patients, is primarily engaged in providing diagnostic and therapeutic services for the treatment of mental illness only during the day or during the night.

Designated Agent: An entity that has contracted with Highmark to perform a function and/or service in the administration of this coverage. Such function and/or service may include, but is not limited to, medical management.

Diabetes Education Program: An outpatient program of self-management, training and education, including medical nutrition therapy, for the treatment of diabetes. Such outpatient program must be conducted under the supervision of a licensed health care professional with expertise in diabetes. Outpatient diabetes education services will be covered subject to the criteria of Highmark Choice Company. These criteria are based on the certification programs for outpatient diabetes education developed by the American Diabetes Association (ADA) and the Pennsylvania Department of Health.

Diabetes Prevention Program: A twelve (12) month program utilizing a curriculum approved by the Centers for Disease Control to deliver a prevention lifestyle intervention for individuals at high risk of developing type 2 diabetes. The Diabetes Prevention Program includes behavioral and motivational content focusing on moderate changes in both diet and physical activity.

Diagnostic Services: Procedures ordered by a provider, because of specific symptoms, to determine a definite condition or disease or for purposes of routine screening.

Durable Medical Equipment: Items which can withstand repeated use; are primarily and customarily used to serve a medical purpose; are generally not useful to a person in the absence of illness, injury, or disease; are appropriate for use in the home; do not serve as comfort/convenience items; and do not include orthotic devices and prosthetic appliances.

Effective Date: The date, as shown in Highmark Choice Company records, on which CHIP coverage begins for your child. The effective date also appears on your child's identification (ID) card.

Emergency Care Services: The initial treatment for bodily injuries resulting from an accident; or following the sudden onset of a medical condition; or following, in the case of a chronic condition, a sudden and unexpected medical event that manifests itself by acute symptoms of sufficient severity or severe pain such that a prudent layperson who possesses an average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in one or more of the following:

- i. placing the health of the Member or, with respect to a pregnant woman, the health of the woman or her unborn child in serious jeopardy;
- ii. serious impairment to bodily functions; or
- iii. serious dysfunction of any bodily organ or part.

A psychiatric emergency includes a potentially life-threatening condition where the Member is at risk of injury to himself/herself or others.

Treatment for an occupational injury for which benefits are provided under any Workers' Compensation Law or any similar Occupational Disease Law is not covered.

Transportation and related emergency services provided by an ambulance service shall constitute an emergency care service if the injury or the condition satisfies the criteria above.

Use of an ambulance as transportation to an emergency facility provider for an injury or condition that is not an emergency, will not be covered as an emergency care service.

Enteral Foods: A liquid source of nutrition equivalent to a prescription drug that is administered orally or enterally and which may contain some or all nutrients necessary to meet minimum daily nutritional requirements. Enteral Foods are intended for the specific dietary management of a disease or condition for which distinctive nutritional requirements are identified through medical evaluation.

Exclusions: Specific services or supplies that are not covered, or conditions or circumstances for which CHIP does not provide benefits.

Exclusive Pharmacy Provider: A Pharmacy provider performing within the scope of its license that has an agreement with Highmark Choice Company pertaining to the payment and exclusive dispensing of selected prescription drugs as set forth in this member handbook, provided to a member.

Experimental/Investigative: The use of any treatment, service, procedure, facility, equipment, drug, device or supply (intervention) which is not determined by Highmark Choice Company to be medically effective for the condition being treated. Highmark Choice Company will consider an intervention to be Experimental/Investigative if:

- a. the intervention does not have Federal Food and Drug Administration (FDA) approval to market for the specific relevant indication(s); or
- b. available scientific evidence does not permit conclusions concerning the effect of the intervention on health outcomes; or
- c. the intervention is not proven to be as safe and as effective in achieving an outcome equal to or exceeding the outcome of alternative therapies; or
- d. the intervention does not improve health outcomes; or
- e. the intervention is not proven to be applicable outside the research setting.
- f. If an intervention as defined above is determined to be Experimental/Investigative at the time of service, it will not receive retroactive coverage even if it is found to be in accordance with the above criteria at a later date. Experimental/Investigative Services are not covered as stated in the **Exclusions** section.

Facility Provider: An entity which is licensed, where required, to render covered services.

Facility providers include:

- Ambulance Service
- Ambulatory Surgical Facility
- Birthing Facility
- Day/Night Psychiatric Facility
- Freestanding Dialysis Facility
- Freestanding Nuclear Magnetic Resonance Facility/Magnetic Resonance Imaging Facility
- Home Health Care Agency
- Home Infusion Therapy Provider
- Hospice
- Hospital
- Independent Diagnostic Testing Facility (IDTF)
- Infusion Therapy Suite Provider
- Outpatient Physical Rehabilitation Facility
- Outpatient Psychiatric Facility
- Outpatient Substance Abuse Treatment Facility
- Pharmacy Provider
- Psychiatric Hospital
- Rehabilitation Hospital
- Skilled Nursing Facility
- State-Owned Psychiatric Hospital
- Substance Abuse Treatment Facility

Formulary: A listing of prescription drugs and over-the-counter drugs selected by Highmark Choice Company based on an analysis of clinical efficacy, unique value, safety, and pharmacoeconomic impact. This listing is subject to periodic review and modification by Highmark Choice Company or a designated committee of Physicians and pharmacists.

Free CHIP Coverage: The medical coverage provided to an eligible child whose family income falls below the income guidelines established by the Department of Human Services of the Commonwealth of Pennsylvania (“Department”) for Low-Cost CHIP coverage and exceeds the Medicaid (Medical Assistance) guidelines. Eligibility guidelines are reviewed and updated periodically by the Department and are subject to change.

Freestanding Dialysis Facility: A Facility Provider licensed and approved by the appropriate governmental agency and which, for compensation from its patients, is primarily engaged in providing Dialysis Treatment, maintenance or training to patients on an Outpatient or home care basis

Freestanding Nuclear Magnetic Resonance Facility/ Magnetic Resonance Imaging Facility: A Facility Provider which, for compensation from its patients, is primarily engaged in providing, through an organized professional staff, nuclear magnetic resonance/magnetic resonance imaging scanning. These facilities do not include inpatient beds, medical, or health-related services.

Full-Cost CHIP Coverage: The medical coverage provided to an eligible child whose family income exceeds the income guidelines established by the Department of Human Services of the Commonwealth of Pennsylvania (“Department”) for Low-Cost CHIP Coverage. The family must pay the full cost of the premium, which has been approved by the Department. Eligibility guidelines are reviewed and updated periodically by the Department and are subject to change.

Full Session Visit: A period of forty-five to fifty (45-50) minutes devoted to individual or family medical psychotherapy for the treatment of problems related to substance use disorders, with continuing medical diagnostic evaluation, and drug management when indicated.

Generic Drug: A drug that is available from more than one (1) manufacturing source, accepted by the Federal Food and Drug Administration (“FDA”) as a substitute for those products having the same active ingredients as a Brand Drug, and listed in the FDA “Approved Drug Products with Therapeutic Equivalence Evaluations,” otherwise known as the Orangebook, and noted as such in the pharmacy database used by Highmark Choice Company.

Health Maintenance Organization (HMO): An organized system that combines the delivery and financing of health care and which provides basic health services to voluntarily enrolled members.

Highmark Choice Company: A licensed Health Maintenance Organization (HMO) operating under the supervision of the Pennsylvania Insurance Department and the Department of Health of the Commonwealth of Pennsylvania. Any reference to Highmark Choice Company may also include its Designated Agent as defined herein and with whom Highmark Choice Company has contracted to perform a function or service in the administration of this member handbook.

Highmark Inc. (Highmark): An independent licensee of the Blue Cross Blue Shield Association. Highmark Choice Company is a wholly owned subsidiary of Highmark.

Home Health Care Agency: A facility provider program for home health care, licensed by the state and certified by Medicare which, for compensation from its patients:

- a. provides skilled nursing and other services on a visiting basis in the Member's home; and
- b. is responsible for supervising the delivery of such services under a plan prescribed by the attending Physician.

Home Infusion Therapy Provider: An ancillary provider licensed by the state, accredited by The Joint Commission on the Accreditation of Health Care Organizations, if appropriate, and organized to provide infusion therapy to patients at their place of residence.

Hospice: A facility provider, licensed by the state which, for compensation from its patients, is primarily engaged in providing palliative care to terminally ill individuals.

Hospital: A duly licensed Provider that is a general or special hospital which has been approved by Medicare, the Joint Commission on the Accreditation of Health Care Organizations, or by the American Osteopathic Hospital Association, which:

- a. for compensation from its patients is primarily engaged in providing Inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under the supervision of physicians; and
- b. provides twenty-four (24)-hour nursing service by or under the supervision of registered nurses.

Household: Is limited to the member and the member's biological or adoptive parents, legal guardian(s), sibling, and/or member's spouse. Household may also include the member's stepparent, another individual exercising care and control of the child(ren), the putative father of the child(ren), non-member siblings, or stepsiblings.

Immediate Family: The member's spouse, child, stepchild, parent, brother, sister, mother-in-law, father-in-law, sister-in-law, brother-in-law, daughter-in-law, son-in-law, grandchild, grandparent, stepparent, stepbrother, or stepsister.

Independent Diagnostic Testing Facility (IDTF): A fixed location or a mobile entity, which is licensed where required and enrolled with and approved and/or certified by Medicare, which performs diagnostic testing services, other than clinical laboratory or pathology testing, using diagnostic testing and imaging equipment, including, but not limited to, mobile X-ray providers and cardiac event monitoring providers and other diagnostic imaging providers. Such technical services do not include the interpretation of test results by a professional provider.

Incurred: A charge that the member is subject to as a result of receiving a treatment or service. The member is responsible for paying this charge as outlined by their individual CHIP policy.

Infertility: the medically documented inability to conceive with unprotected sexual intercourse between a male and female partner for a period of at least twelve (12) months. The condition may be present in either the male or female partner. Infertility services are not covered as stated in **Exclusions**.

Infusion Therapy: The administration of medically necessary and appropriate fluid or medication via a central or peripheral vein to patients.

Infusion Therapy Suite Provider: A facility provider, which has been licensed by the Pennsylvania Department of Health, accredited by the Joint Commission on the Accreditation of Health Care Organizations and Medicare, if appropriate, and is organized to provide infusion therapy to patients.

Inpatient Behavioral Health Services: Includes services furnished in a state-operated behavioral hospital, residential facility, or other 24-hour therapeutically structured services. Covers medical care including psychiatric visits and consultations, nursing care, group and individual counseling, and therapeutic services concurrent care and services normally provided relating to inpatient hospitalization. Members as young as 14 years of age may self-refer. There are no day limits. No copays apply.

Inpatient Hospital Services: The covered services as described in this member handbook when rendered to a member who is admitted as a registered overnight bed patient in a facility provider.

Inpatient Substance Use Disorder Services: Services provided in a hospital or an inpatient non-hospital facility that meets the requirements established by the Department of Health and is licensed as an alcohol/drug addiction treatment program. Covers detoxification stays, services of physicians, psychologists, psychiatrists, counselors, trained staff, laboratory and psychological/psychiatric testing, individual and family therapy and interventions, equipment use, medication management, and services normally provided to inpatients. No day limits apply. Tobacco use cessation is covered. No copays apply.

Low-Cost CHIP Coverage: The medical coverage provided to an eligible child whose family income falls within a specified percentage of the Federal Poverty Level. This specified percentage is established by the Department of Human Services of the Commonwealth of Pennsylvania (“Department”) for CHIP low-cost coverage. The family must pay a subsidized premium, which has been approved by the Department. Eligibility guidelines are reviewed and updated periodically by the Department and are subject to change.

Maintenance Prescription Drugs: Prescription drugs ordered by a professional provider by means of a valid prescription order for the control of a chronic disease or illness or to alleviate the pain and discomfort associated with a chronic disease or illness.

Medical Cost-Sharing Provisions: Cost-sharing is a requirement that you pay part of your child’s expenses for covered services. The term “copayment” describes a method of such payment.

Medically Necessary and Appropriate: A service item or medicine that does one of the following:

- a. it will, or is reasonably expected to, prevent an illness, condition, or disability;
- b. it will, or is reasonably expected to, reduce or improve the physical, mental, or developmental effects of an illness, condition, injury, or disability; or
- c. it will help the member get or keep the ability to perform daily tasks, taking into consideration both the member’s abilities and abilities of someone of the same age.
- d. No benefits hereunder will be provided unless Highmark Choice Company determines that the Service or supply is medically necessary and appropriate

Medical Supply/Supplies: Non-reusable items or items with limited reusability which are:

- a. primarily medical in nature;
- b. used in the treatment of illness or injury;
- c. used for a therapeutic purpose; and
- d. not a comfort/convenience item.

Medicare: The programs of health care for the aged (65 years and older) and disabled established by Title XVIII of the Social Security Act of 1965, as amended.

Member (Subscriber): An individual who meets the eligibility requirements as set forth in the **Understanding CHIP Guidelines** section of this member handbook.

Network Provider: A provider of covered services who has entered into a contractual agreement with Highmark in order to provide care or supplies to members and who have enrolled and received a **PROMISE** identification number. The filed network name is PA CHIP and members may search for network providers using CHIP-Highmark Healthy Kids product in the search tool.

Network Specialist: Specialist providers who have an agreement with Highmark or its designated agent, pertaining to payment as network participants for covered services rendered to a member and has enrolled and received a **PROMISE** identification number.

Orthotic Devices: A rigid or semi-rigid supportive device which restricts, modifies, or eliminates motion of a weak or diseased body part. Such a device must be primarily medical in nature and not be a comfort/convenience item.

Out-of-Area Services: Those services provided outside the CHIP-Highmark Healthy Kids Network service area.

Outpatient: A member who receives services or supplies and is not admitted as a registered bed patient in a facility provider.

Outpatient Behavioral Health Services: Includes services furnished at a state-operated behavioral hospital and including community-based services. Includes partial hospitalization programs and intensive outpatient programs. Covered services include psychological testing, visits with outpatient behavioral health providers, individual, group, and family counseling, therapeutic services, targeted behavioral health case management, and medication management. There are no limits for behavioral health outpatient visits per benefit year. No copays apply.

Outpatient Physical Rehabilitation Facility: A facility provider which, for compensation from its patients, is primarily engaged in providing physical medicine services for rehabilitation purposes on an outpatient basis.

Outpatient Psychiatric Facility: Facility provider which, for compensation from its patients, is primarily engaged in providing diagnostic and therapeutic services for the treatment of mental illness on an outpatient basis.

Outpatient Substance Abuse Treatment Facility: A Facility provider which, for compensation from its patients, is primarily engaged in providing rehabilitative counseling services, diagnostic, and therapeutic services for the treatment of substance use disorders. This Facility must also meet the minimum standards set by the Pennsylvania Department of Health, the Pennsylvania Office of Drug and Alcohol Programs, or other appropriate governmental agency.

Outpatient Substance Use Disorder Services: Services provided in a facility licensed by the Department of Health as an alcohol/drug treatment program. Includes treatment in a partial hospitalization program and intensive outpatient therapy. Covers services of physicians, psychologist, psychiatrists, counselors, trained staff, laboratory and psychological/psychiatric testing, individual and family therapy, and medication management. Tobacco use cessation is covered. There are no limits for substance use disorder services visits per benefit year. No copays apply.

Over-the-Counter Drugs: Covered when the drug is a part of the formulary, the member has a prescription for the drug, and a documented medical condition that indicates the drug is medically necessary. Copays may apply.

Partial Hospitalization: the provision of medical, nursing, counseling, or therapeutic mental health services on a planned and regularly scheduled basis in a facility provider, designed for a patient or client who would benefit from more intensive services than are generally offered through outpatient treatment but who does not require Inpatient care.

Participating Dental Provider: A dental care provider that has signed an agreement with United Concordia Companies, Inc., to accept the amount paid for covered dental services as payment in full and has enrolled and received a **PROMISe** identification number.

Dental coverage is provided and administered by United Concordia Companies, Inc. United Concordia Companies, Inc. is a separate company that is solely responsible for the products/services it provides.

Participating Vision Provider: A vision care provider that has signed an agreement with Davis Vision, Inc.*, to accept the amount paid for covered vision services as payment in full and has enrolled and received a **PROMISe** identification number.

*Vision coverage and vision benefit administration is provided by Davis Vision, Inc. Davis Vision, Inc. is a separate company and does not provide Blue Cross and/or Blue Shield products. Davis Vision, Inc. is solely responsible for the products and services that each provides. See Appendix – Dental and Vision Benefits for benefit information.

Physician: A person who is a doctor of medicine (M.D.) or a doctor of osteopathy (D.O.), licensed and legally entitled to practice medicine in all its branches, perform surgery, and dispense drugs where permitted to do so.

Pharmacy Provider: An entity licensed by the state which is engaged in dispensing prescription drugs through a licensed pharmacist.

Plan Allowance: The amount used to determine payment by Highmark Blue Cross Blue Shield for covered services provided to you and to determine your liability. Plan allowance is based on the type of provider who renders such services or as required by law.

Preauthorization: The process whereby the PCP, or the network specialist, must contact Highmark Choice Company to determine the eligibility of coverage for and/or the medical necessity or appropriateness of certain covered services, as specified in this member handbook. Such preauthorization must be obtained prior to providing covered services for members except as provided herein.

If the PCP or the network specialist is required to obtain preauthorization, but provides or authorizes covered services without obtaining such preauthorization, the member will not be responsible for payment.

Preventive Medications: Select medications such as contraceptives, iron supplements, sodium fluoride, folic acid supplements, vitamins, aspirin, smoking deterrents, vitamin D supplements, tamoxifen, and raloxifene are considered preventive medications and are covered at no cost to the member when filled at a network pharmacy with a valid prescription. Members can call Member Service regarding questions on coverage.

Prescription Drugs: Includes any substance taken by mouth, injected into a muscle, the skin, a blood vessel, or a cavity of the body, or applied topically to treat or prevent a disease or condition, dispensed by order of a health care provider with applicable prescriptive authority. We may use a closed or restrictive formulary provided it meets the minimum clinical needs of CHIP members. A mail order or designated pharmacy process is in use for maintenance prescriptions.

Generic drugs will be automatically substituted for a brand-name drug whenever a generic formulation is available unless your doctor indicates that the brand-name drug is medically necessary. Copays may apply.

Prescription Drug Copayment: The copayment is the specific, up front dollar amount you pay for covered medications. See the **Prescription Drug Benefits** section for copayment amounts.

Prescription Drug Cost-Sharing Provisions: Cost sharing is a requirement that you pay part of your child's covered expenses in the form of copays.

Primary Care Provider (PCP): A provider selected by a member or assigned by Highmark Choice Company, in accordance with provisions established by Highmark Choice Company, who has specifically contracted with Highmark Choice Company or its designated agent, to supervise, coordinate, or provide specific basic medical services and maintain continuity of patient care.

Professional Provider: A person, practitioner, or entity licensed where required and performing services within the scope of such licensure. Professional providers include:

- Audiologist
- Certified registered nurse
- Chiropractor
- Clinical laboratory
- Dentist
- Master level therapist
- Nurse-midwife
- Occupational therapist
- Physical therapist
- Physician
- Podiatrist
- Psychologist
- Respiratory therapist
- Social worker
- Speech-language pathologist
- Teacher of the hearing impaired
- Optometrist

Prosthetic Appliances: Devices and related Medical Supplies which replace all or part of:

- a. An absent body limb or body organ (including adjoining tissue); and/or
- b. The basic function of a permanently inoperative or malfunctioning body organ. Such appliance must be primarily medical in nature and not a comfort/convenience item.

Provider: A Facility Provider or Professional Provider licensed where required, and performing within the scope of such licensure.

Provider's Allowable Price (PAP): The amount at which a participating pharmacy has agreed with Highmark Blue Cross Blue Shield to provide prescription drugs to members covered by Highmark Healthy Kids.

Psychiatric Hospital: A facility provider approved by the Joint Commission on the Accreditation of Health Care Organizations or by the American Osteopathic Hospital Association which, for compensation from its patients, is primarily engaged in providing diagnostic and therapeutic services for the treatment of mental illness. Such services are provided by or under the supervision of an organized staff of physicians. Continuous nursing services are provided under the supervision of a Registered Nurse.

Qualifying Clinical Trial: A phase I, II, III, or IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition and is described in any of the following:

- a. Federally funded trials: the study or investigation is approved or funded (which may include funding through in-kind contributions) by one or more of the following:
 - i. The National Institutes of Health (NIH);
 - ii. The Centers for Disease Control and Prevention (CDC);
 - iii. The Agency for Healthcare Research and Quality (AHRQ);
 - iv. The Centers for Medicare and Medicaid Services (CMS);
 - v. Cooperative group or center of any of the entities described in 1-4 above or the Department of Defense (DOD) or the Department of Veterans Affairs (VA);
 - vi. Any of the following, if the Conditions for Departments are met:

The Department of Veterans Affairs (VA); the Department of Defense (DOD); or the Department of Energy (DOE), if for a study or investigation conducted by a Department, are that the study or investigation has been reviewed and approved through a system of peer review that the secretary

(A) determines to be comparable to the system of peer review of studies and investigations used by the National Institutes of Health, and

(B) assures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review.
- b. The study or investigation is conducted under an investigational new drug application reviewed by the Food and Drug Administration (FDA); or
- c. The study or investigation is a drug trial that is exempt from having such an investigational new drug application.
- d. Such other clinical trial must be approved by Highmark Choice Company as a Qualifying Clinical Trial.

Rehabilitation Hospital: A facility provider approved by the Joint Commission on the Accreditation of Health Care Organizations or by the Commission on Accreditation of Rehabilitation Facilities or certified by Medicare which for compensation from its patients is primarily engaged in providing skilled rehabilitation services on an inpatient basis.

Respite Care: Short-term care for a terminally ill patient provided by a facility provider when necessary to relieve a person (caregiver) who is caring for the patient at home free of charge.

Retail Clinic: A professional provider licensed or certified, where required, and performing within the scope of such license or certification which, for compensation from its patients, is primarily organized and staffed to provide preventive care and medical care for minor illnesses and injuries on an outpatient basis.

Service Area: The geographic area designated by Highmark Choice Company which may be modified from time to time, served by the network and approved by the Pennsylvania Department of Health. Providers are available in every Pennsylvania county (except Philadelphia, Bucks, Monroe, Chester, and Montgomery counties).

Skilled Nursing Facility: A facility provider licensed by the state and certified by Medicare as a skilled nursing facility which, for compensation from its patients, is primarily engaged in providing skilled nursing services on an inpatient basis to patients requiring twenty four (24)-hour skilled nursing services but not requiring confinement in an acute care general hospital. Such care is rendered by or under the supervision of physicians. A skilled nursing facility is not, other than incidentally, a place that provides:

- a. minimal care, custodial care, ambulatory care, or part-time care services; or
- b. care or treatment of mental illness, substance use disorders, or pulmonary tuberculosis.

Skilled Nursing Services/Skilled Rehabilitation Services: Services which have been ordered by and under the direction of a physician, and are provided either directly by or under the supervision of a medical professional: e.g., registered nurse, physical therapist, licensed practical nurse, occupational therapist, speech-language pathologist, or audiologist with the treatment described and documented in the patient's medical record. Unless otherwise determined, in the sole discretion of Highmark Choice Company skilled nursing services/skilled rehabilitation services shall be subject to the following:

- a. The skilled nursing services/skilled rehabilitation services must be of a level of complexity and sophistication, or the condition of the patient must be of a nature that requires the judgment, knowledge, and skills of a qualified licensed medical professional and must be such that the care could not be performed by a nonmedical individual instructed to deliver such services.
- b. Skilled rehabilitation services consist of the combined use of medical, social, educational, and vocational services to enable patients disabled by disease or injury to achieve the highest possible level of functional ability. Skilled rehabilitation services are provided by or under the supervision of an organized staff of physicians. Continuous nursing services are provided under the supervision of a registered nurse. The skilled rehabilitation services must be provided with the expectation that the patient has restorative potential and the condition will improve materially in a reasonable and generally predictable period of time. Once a maintenance level has been established or no further progress is attained, the services are no longer classified as skilled rehabilitation, and will be considered to be custodial care.

The mere fact that a physician has ordered or prescribed a therapeutic regimen does not, in itself, determine whether a service is a skilled nursing service or a skilled rehabilitation service.

Specialist: A physician, other than a primary care provider, who limits his or her practice to a particular branch of medicine or surgery.

Specialist Virtual Visit: A real-time office Visit with a Specialist at a remote location, conducted via interactive audio and streaming video telecommunications.

Specialty Prescription Drugs: Selected prescription drugs which are typically used to treat rare or complex conditions and which may require special handling, monitoring, and/or special or limited distribution systems, including dispensing through an exclusive pharmacy provider.

State-Owned Psychiatric Hospital: A facility provider, that is owned and operated by the Commonwealth of Pennsylvania, which has been approved by Medicare, the Joint Commission on Accreditation of Healthcare Organizations, or the American Osteopathic Hospital Association and which, for compensation from its patients, is primarily engaged in providing treatment and/or care for the inpatient treatment of mental illness for individuals (aged 18 or older) whose hospitalization is ordered by a court of competent jurisdiction through a civil commitment proceeding.

Substance Use Disorder: Any use of alcohol or drugs which produces a pattern of pathological use causing impairment in social or occupational functioning, or which produces physiological dependency evidenced by physical tolerance or withdrawal.

Substance Abuse Treatment Facility: A facility provider licensed by the state, approved by the Joint Commission on Accreditation of Health Care Organizations which, for compensation from its patients, is primarily engaged in providing Detoxification and/or rehabilitation treatment for alcohol abuse and/or drug abuse (including non-hospital residential treatment). This facility must also meet the minimum standards set by the Pennsylvania Department of Health, the Pennsylvania Office of Drug and Alcohol Programs, or other appropriate governmental agency.

Surgery: The performance of generally accepted operative and cutting procedures including specialized instrumentations, endoscopic examinations, and other procedures and the correction of fractures and dislocations. Payment for surgery includes an allowance for usual and related Inpatient preoperative and postoperative care.

Telemedicine Provider: A physician, licensed where required and performing within the scope of such licensure, who provides telemedicine services.

Telemedicine Service: A real time interaction between a member and a telemedicine provider who is a network provider conducted by means of telephonic or audio and video telecommunications, for the purpose of providing specific outpatient covered services.

Visit: The physical presence of a member at a location designated by the provider for the purpose of providing covered services; or an interaction between a member and a provider for the purpose of providing outpatient covered services conducted by means of:

- i. audio and video telecommunications system for the treatment of mental illness; or
- ii. the internet or similar electronic communications for the treatment of skin conditions or diseases.

Your Rights and Responsibilities for Your Child's Care

The Highmark Healthy Kids member handbook explains in detail the benefits provided through CHIP coverage. Please read this document carefully and keep it in a safe place where you can refer to it when you have a question about specific covered health care services.

As a Highmark Healthy Kids member, your child has certain rights and responsibilities that you should be aware of to maximize your child's benefits in a managed care environment. The key to getting the most out of your child's coverage and maintaining your child's health is to develop a cooperative, trusting relationship with your child's PCP. Both you and your child's PCP have the right to request an end to this relationship if one feels the other is not fulfilling their responsibilities. To change your child's PCP, please call Highmark Healthy Kids Member Service toll-free at 1-800-KIDS-105 (TTY call 711).

Your rights

1. You have the right to get information about the following:
 - Our company, products, and services
 - Our doctors, facilities, and other professional providers
 - Your rights and responsibilities
2. You have the right to be treated with respect. You have the right to have your dignity and right to privacy recognized.
3. You have the right to make decisions about your health care with your providers. This includes identifying your problem, illness, or disease and treatment plan in words you can understand. You have the right to help make decisions about your care.
4. You have the right to openly discuss treatment decisions that are right and necessary for you. You have the right to do this without concern for cost or coverage. We do not restrict information shared between you and your providers. We have policies telling providers to openly discuss all treatment options with you.
5. You have the right to voice a complaint or appeal about your coverage or care. You have the right to get a reply in a reasonable amount of time.
6. You have the right to be free from any form of restraint or seclusions used as a means of coercion, discipline, convenience, or retaliation.
7. You have the right to be free to exercise your rights and exercising these rights will not adversely affect the way Highmark treats you.
8. You have the right to recommend rights and responsibilities to us.

Your responsibilities

1. You have the responsibility to give us as much information as you can. We need this information to make care available to your child. It's also what providers need to take care of your child.
2. You have the responsibility to follow the plans and instructions for care that you agree to with your child's providers.
3. You have the responsibility to talk openly with the provider you choose. Ask questions. Make sure you understand explanations and instructions you get. Help develop treatment goals you agree to with your child's providers. Develop a trusting and cooperative relationship with your child's provider.

Informal dissatisfaction resolution

If you are dissatisfied with any aspect of CHIP, or you have any objection regarding the Highmark Choice Company participating providers, coverage, operations, or management policies, please contact Member Service:

- In writing at: Member Appeals and Grievances, 120 Fifth Avenue, FAPHM-231B Pittsburgh, PA 15222
- Or by phone by calling Member Service at **1-800-KIDS-105 (TTY call 711)**

The appropriate designated unit representative will review, research and respond to your inquiry as quickly as possible.

Complaint and grievance processes

If the informal dissatisfaction process is not successful and does not meet your needs, you have the right to have your objection reviewed through Highmark Choice Company complaint and grievance processes. Please refer to the **General Provisions** section for the **Complaint and Grievance Processes** for complete details about how these processes work. Or call a Member Service representative at the toll-free number on the back of your Identification Card for information and assistance with the processes, or to request a copy of this member handbook.

How to submit a complaint

You can submit a complaint if you are not satisfied with:

- Any part of your health care benefits
- A participating health care provider
- Coverage
- Operations
- Management policies

Please contact Member Service by calling **1-800-KIDS-105 (TTY call 711)** or by mail at the address listed below. Please include your identification and group numbers as displayed on your identification card.

Member Appeals and Grievances
120 Fifth Avenue, FAPHM-231B
Pittsburgh, PA 15222

If this process does not meet your needs, your objection can be reviewed through an appeal process. You may also call Member Service at **1-800-KIDS-105 (TTY call 711)**.



Getting Care

For benefits to be paid under Highmark Choice Company HMO, services and supplies must be considered medically necessary and appropriate. Healthcare Management Services (HMS), a division of Highmark Choice Company, is responsible for ensuring that quality care is delivered to members within the proper setting, at the appropriate cost and with the right outcomes. HMS will review your child's care to ensure that it is medically necessary and appropriate. This means that services or supplies that a provider, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing, or treating an illness, injury, disease, or its symptoms are:

- In accordance with generally accepted standards of medical practice; and
- Clinically appropriate, in terms of type, frequency, extent, site, and duration, and considered effective for the patient's illness, injury, or disease; and
- Not primarily for the convenience of the patient, physician, or other health care provider, and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient's illness, injury, or disease.

No benefits will be provided unless it is determined that the service or supply is medically necessary and appropriate. If we denied coverage of a service or claim, you have the right to appeal the denial decision. For a description of your child's right to file a complaint or grievance appeal concerning an adverse determination involving a service or claim, see the Complaint and Grievance Processes subsection in the **General Provisions** section of this handbook.

The care/utilization process

To ensure that your child gets appropriate care, Highmark conducts a care utilization review process. The process consists of prospective, concurrent, and retrospective reviews. In addition, Highmark conducts discharge planning. A care manager working closely with a physician adviser who is in direct contact with your child's physician conducts these activities via phone or on-site.

Following is a brief description of the care utilization review procedures:

Prospective review

Prospective review, also known as pre-certification (also known as prior authorization) or preadmission review, begins when a request for medical services is received. Requests can be for services such as outpatient hospital care, specific therapies, and home health services. After receiving the request for medical services, the care manager:

- Gathers information needed to make a decision, including patient demographics, diagnosis, and plan of treatment
- Confirms care is “medically necessary and appropriate”
- Authorizes care or refers to a physician adviser for a determination
- Assigns an appropriate length of hospital stay, when required

Concurrent review

Concurrent review occurs during the course of inpatient hospitalization and is used to ensure appropriateness of admission, length of stay, and level of care at an inpatient facility. The care manager:

- Contacts the facility’s utilization reviewer.
- Checks the member’s progress and ongoing treatment plan.
- Decides, when necessary, to either extend the member’s care, offer an alternative level of care, or refer to the physician adviser for further determination of care.

Discharge planning

Discharge planning is a review of the case to identify the member’s discharge needs. The process begins prior to admission and extends throughout the member’s stay in a facility. Discharge planning ensures continuous, quality care and is coordinated with input from the member’s physician. To plan effectively, the care manager assesses the member’s:

- Level of function pre- and post-admission
- Ability to perform self-care
- Primary caregiver and support system
- Living arrangements pre- and post-admission
- Special equipment, medication, and dietary needs
- Obstacles to care
- Need for a referral to case management or disease management
- Availability of benefits or need for benefit adjustments

Retrospective review

Retrospective review occurs when a service or procedure has been rendered before Highmark is notified. While services or procedures are expected to be prospectively reviewed, providers are permitted a 24-hour grace period of notification to Highmark.

Case management services

If a Highmark Choice Company member has a serious injury or chronic illness, case management services can provide critical care support. Case management can help:

- Coordinate a treatment plan to enable the member to reach optimum recovery in a timely manner.
- Identify available resources and information and assist in coordinating services, as well as education related to wellness and preventive care. Work with the member to obtain the maximum level of health care coverage

Notification of preauthorization and other pre-service claim determinations

Out of network services

In the event that a Member requires nonemergency Covered Services that are not available within the Network, the Member may receive Services from a Provider outside the Network only when the Preauthorization from Highmark Choice Company has been obtained. Preauthorization by Highmark Choice Company is not required for Covered Services received at a Facility Provider outside of the Network which is a State-Owned Psychiatric Hospital.

Preauthorization

Certain Covered Services require Preauthorization by Highmark Choice Company. The PCP or any other Network Specialist is responsible for obtaining the Preauthorization.

Claim determinations

Preauthorization of Covered Services, when required under Highmark Healthy Kids, and all other Pre-service Claims including requests to extend a previously approved course of treatment will be processed and notice of Highmark Choice Company's determination, whether adverse or not, will be given to the Member within the following time frames unless otherwise extended by Highmark Choice Company for reasons beyond its control:

1. In the case of an Urgent Care Claim, as soon as possible, taking into account the medical circumstances involved, but not later than seventy-two (72) hours following Highmark Choice Company's receipt of the Urgent Care Claim. This time frame may be shortened when the Urgent Care Claim seeks to extend a previously approved course of treatment and the request is made at least twenty-four (24) hours prior to the expiration of such previously approved course of treatment. In that situation, notice of Highmark Choice Company's determination will be given to the Member as soon as possible, taking into account the medical circumstances involved, but no later than twenty-four (24) hours following receipt of the request.
2. In the case of a nonurgent care Pre-service Claim, within a reasonable period of time appropriate to the medical circumstances, but not later than fifteen (15) days following Highmark Choice Company's receipt of the nonurgent care Pre-service Claim.

3. Notice of Highmark Choice Company's approval of a Pre-service Claim will include information sufficient to apprise the Member that the request has been approved. In the event that Highmark Choice Company renders an adverse determination on a Pre-service Claim, the notification shall include, among other items, the specific reason or reasons for the adverse determination and a statement describing the right of the Member to file a complaint or grievance appeal.

CHIP special needs and case management

Your coverage includes CHIP Special Needs and Case Management, a comprehensive care coordination program for children with special health care needs or chronic conditions. Nurses and other health care staff work directly with you to help you clearly understand your child's medical condition and treatment. They coordinate services among physicians and help you find and receive the services you need to meet your child's needs. They can also give you educational materials and link you to community resources that can help your family.

For questions about CHIP Special Needs and Case Management, please call **1-866-823-0892 (TTY call 711)** and leave a message. A staff member will return your call within two business days. The CHIP Special Needs and Case Management is available Monday through Friday, from 8:30 a.m. to 4:30 p.m. For more information, go to [HighmarkCHIP.com](https://www.highmarkchip.com) and select **CHIP's Special Needs and Case Management** and **Learn More**.

Designation of a network specialist as a PCP

A Member with a life-threatening, degenerative, or disabling disease or condition can continue to receive care from any Network Specialist with clinical expertise in treating the disease or condition, or shall, upon request, receive an evaluation by Highmark Choice Company and, if the established requirements of Highmark Choice Company are met, be permitted to designate a Network Specialist to assume responsibility to provide and coordinate the Member's primary and specialty care. The Network Specialist, once designated, will be able to provide those Covered Services which are indicated as being covered only when rendered by the PCP as set forth in the MEDICAL BENEFITS section. The designation of a Network Specialist shall be in accordance with a Treatment Plan approved by Highmark Choice Company in consultation with the PCP and/or the Network Specialist and the Member.

Disease management programs — asthma, diabetes, obesity, and tobacco cessation

As an added benefit to its members, Highmark Healthy Kids also offers the following disease management programs. Disease management programs are programs that provide specific information and communications to members with certain health conditions. They are used to provide specialized support and education to assist members who are diagnosed with certain conditions that require specific self-care efforts. Disease management helps improve a member's quality of life by preventing or minimizing the effects of a disease or condition, and also helps to reduce health care costs. Disease management programs are free of charge to CHIP members who are eligible.

What disease management programs are available?

CHIP members are eligible to participate in any of the following disease management programs:

- Asthma
- Diabetes
- Obesity
- Tobacco Cessation

How can I enroll my child in a disease management program?

If your child is not currently enrolled in a program and you think that he or she would benefit from disease management services, you may contact Member Service at **1-800-KIDS-105 (TTY call 711)** to find out more about the disease management programs available to your child.

How to help your child quit tobacco

Highmark offers the "How to Be Tobacco Free" program that may help your child quit smoking, vaping, or chewing tobacco. The program offers a personal wellness coach who will guide you in developing a personalized quit plan and help you learn new skills through proven quit methods. There is no additional cost for this program.

Know the facts and tell your children:

- Every cigarette your child smokes shortens their life by 11 minutes.
- Ninety percent of all adult smokers started when they were kids.
- Chewing tobacco is a major contributor to cavities and gum disease, heart problems, mouth sores, and oral cancer.
- Cigarette smoke delivers to your body at least 75 known cancer-causing chemicals, tiny amounts of poisons such as arsenic and cyanide, and more than 4,000 other substances.
- One-fifth of all deaths in the United States are smoking-related. According to the FDA, e-cigarettes are not a safer alternative to smoking in that they still emit nicotine and have other known toxic substances including cancer-causing agents like acrolein.

Source: [cdc.gov/tobacco](https://www.cdc.gov/tobacco)

Nicotine is the addictive substance in chewing tobacco, cigarettes, and e-cigarettes. Many kids who use tobacco products, including e-cigarettes, don't understand the long-term effects. Nicotine exposure during adolescence affects a person's brain development, mood, memory, concentration, as well as the heart, lungs, and digestive and nervous systems. Over time, serious chronic conditions may develop, such as cancer, heart disease, and emphysema. E-cigarettes are not effective in helping to quit. In fact, youth who use e-cigarettes are more likely to go on to use regular cigarettes.

Through the program, you will learn important skills and strategies to:

- Discuss tobacco use and triggers.
- Learn from proven quit methods.
- Prepare to cope with cravings.
- Cope with stress.
- Create a quit plan that includes healthy lifestyle tips.

For more information or to enroll, you or your child can call **1-800-650-8442 (TTY call 711)** Monday – Friday, 8:30 a.m. – 7:30 p.m. ET, to get connected with a wellness coach.

Transition/continuity of care

Benefits are also provided for Services and supplies received by a Member for the following:

1. Transition of Care

If a Member is receiving medical care from a non-Network Provider at the time of his/her Effective Date of coverage, which is not otherwise covered by his/her prior coverage, the Member may, at his/her option, continue an ongoing course of treatment with that Provider for a period of up to sixty (60) days from the Member's Effective Date of coverage. Highmark Choice Company must be notified by the Member of his/her request to continue an ongoing course of treatment for the transition of care period.

2. Continuity of Care

If at the time a Member is receiving medical care from a Network Provider, notice is received from Highmark Choice Company that it intends to terminate or has terminated the contract of that Network Provider for reasons other than cause, the Member may, at his/her option, continue an ongoing course of treatment with that Provider for a period of up to ninety (90) days from the date of the notification of the termination or pending termination. If, however, the Network Provider is terminated for cause and the Member continues to seek treatment from that Provider, Highmark Choice Company will not be liable for payment for health care services provided to the Member following the date of termination.

Members may also receive continuation of care through the postpartum period for members in their second or third trimester of pregnancy.

This transition/continuity of care period may be extended if determined to be Medically Necessary and Appropriate by Highmark Choice Company following consultation with the Member and the Provider. In the case of a Member who is in the second or third trimester of pregnancy on the Effective Date of coverage or at the time notice of the termination or pending termination is received, care may continue with the Provider through postpartum care related to delivery. Any Services authorized under this Subsection will be covered in accordance with the same terms and conditions as applicable to Network Providers. Nothing in this Subsection shall require Highmark Choice Company to pay benefits for health care services that are not otherwise provided under the terms and conditions of Highmark Healthy Kids.

How we decide if a technology or drug is experimental

Medical researchers constantly experiment with new medical equipment, drugs, and other technologies. They also look for new applications for existing technologies. These could be for medical and behavioral health procedures, drugs, and devices.

A panel of medical professionals must evaluate these new technologies and new applications for existing technologies for:

- Safety
- Effectiveness
- Product efficiency

We may recommend that the technology be considered a medical practice and a covered benefit. Or the technology may be considered "experimental or investigative."

This technology is not generally covered. We may also reevaluate it in the future.

Highmark believes that decisions for evaluating new technologies, as well as new applications of existing technologies, for medical and behavioral health procedures, pharmaceuticals, and devices should be made by medical professionals. That is why a panel of more than 400 medical professionals works with our nationally recognized Medical Affairs Committee to review new technologies and new applications for existing technologies for medical and behavioral health procedures and devices. To stay current and patient-responsive, these reviews are ongoing and all encompassing, considering factors such as product efficiency, safety, and effectiveness. If the technology passes the test, the Medical Affairs Committee recommends it be considered as acceptable medical practice and a covered benefit. Technology that does not merit this status is usually considered "experimental/investigative" and is not generally covered. However, it may be reevaluated in the future.

A similar process is followed for evaluating new pharmaceuticals. The Pharmacy and Therapeutics (P & T) Committee assesses new pharmaceuticals based on national and international data, research that is currently underway and expert opinion from leading clinicians. The P & T Committee consists of at least one Highmark-employed pharmacist and/or medical director; five board-certified, actively practicing network physicians; and two Doctors of Pharmacy currently providing clinical pharmacy services with the Highmark service area.

At the committee's discretion, advice, support, and consultation may also be sought from physician subcommittees in the following specialties: cardiology, dermatology, endocrinology, hematology/oncology, obstetrics/gynecology, ophthalmology, psychiatry, infectious disease, neurology, gastroenterology, and urology. Issues that are addressed during the review process include clinical efficacy, unique value, safety, patient compliance, local physician and specialist input, and pharmacoeconomic impact. After the review is complete, the P & T Committee makes a recommendation.

How we protect your right to confidentiality

At Highmark Choice Company, we have established policies and procedures to protect the privacy of our members' protected health information from unauthorized or improper use.

As permitted by law, Highmark Choice Company may use or disclose protected health information for treatment, payment, and health care operations, such as: claims management, routine audits, coordination of care, quality assessment and measurement, case management, utilization review, performance measurement, customer service, credentialing, medical review, and underwriting.

With the use of measurement data, we are able to manage members' health care needs, even targeting certain individuals for quality improvement programs, such as health, wellness, and disease management programs.

If we ever use your protected health information for non-routine uses, we will ask you to give us your permission by signing a special authorization form, except with regard to court orders and subpoenas.

You have the right to access the information your doctor has been keeping in your medical records and any such request should be directed first to your network physician. You benefit from many safeguards we have in place to protect the use of data and personal health information (PHI), including oral PHI, that we maintain from unauthorized or improper use. This includes requiring Highmark employees to sign statements in which they agree to protect your confidentiality, not discussing PHI outside of our offices (e.g., in hallways or elevators), verifying your identity before we discuss PHI with you over the phone, using computer passwords to limit access to your PHI, and including confidential language in our contracts with doctors, hospitals, vendors, and other health care providers.

Our Privacy Department reviews and approves policies regarding the handling of confidential information.

Recognizing that you have a right to privacy in all settings, we even inspect the privacy of examination rooms when we conduct on-site visits to physicians' offices. It's all part of safeguarding the confidentiality of your PHI.

Resolving problems

Complaint and Grievance Processes

In the event you are dissatisfied with any aspect of CHIP or you have any objection regarding a participating provider or Highmark Choice Company coverage, operations, or management policies, you should contact Highmark Choice Company Member Service at **1-800-KIDS-105 (TTY call 711)**.

If you are not satisfied with the response you receive from calling Highmark Choice Company Member Service, Highmark Choice Company also maintains a formal complaint and grievance process, which is outlined in the **General Provisions** section in the **Complaint and Grievance Processes** section for complete details about how these processes work. You may also refer to the **Your Rights and Responsibilities** or **Your Child's Care** section.

If you need additional information

You may, upon written request, receive information on any of the following:

- A list of the names, business addresses, and official positions of the membership of the Highmark Choice Company Board of Directors and Officers.
- The procedures adopted to protect the confidentiality of medical records and other member information.
- A description of the credentialing process for health care providers.
- A list of the participating health care providers affiliated with a specific hospital. Please note the hospital for which you want this information.
- A description of how Highmark Choice Company determines if a medical technology is experimental.
- A summary of the methods used to reimburse Highmark Healthy Kids providers.
- A description of Highmark Choice Company's quality assurance program.

Please describe your request in detail, include your child's name, address, and phone number, and mail the request to:

Member Information
P.O. Box 226
120 Fifth Avenue
Pittsburgh, PA 15230



Health Tools and Resources

Take an active role in your child's health. Be well-informed about current health topics. Get answers to your health care questions. CHIP gives your child so much more than health care coverage. It offers a full array of Member Service and resources to help you make the decisions you need to help your child live a healthy lifestyle.

Our My Highmark website offers tools, classes, and resources

The [MyHighmark.com](https://www.myhighmark.com) website offers a wealth of online tools and resources to help you manage your child's coverage and improve or maintain your child's health.

To manage your child's coverage, you can:

- Review your benefits.
- Search for a provider.
- Get information about the costs of medical services.
- Compare costs for procedures.
- Track claims and health care costs.
- Rate your child's physicians with the Patient Experience Review.
- Maintain a Personal Health Record to store and track your child's vital health information.
- Order a replacement identification card.

To improve or maintain your child's health, you can:

- Research health conditions and treatment options.
- Work with digital health assistants to provide guidance and support to help your child lose weight, reduce stress, quit smoking, get in better shape, or manage a health condition.
- Use trackers to record your child's progress in managing health measures, like blood pressure, cholesterol, and weight.
- Learn about medical symptoms, what to do about them, and when to contact a doctor.
- Access articles, videos, and information links on modifiable health risks like alcohol use, blood pressure, and blood sugar.

To take advantage of these tools and resources, go to [MyHighmark.com](https://www.myhighmark.com) and create an account.

How to sign up for My Highmark

You can get easy access to all your child's plan info when you sign up for My Highmark. To create an account for your child, visit [MyHighmark.com](https://www.myhighmark.com) or download the My Highmark app from your phone's app store.

Smarter, simpler, more convenient.

My Highmark brings together everything you need to manage your child's health — and health coverage.

With My Highmark, you can review your child's:

- Benefits.
- Covered prescriptions.
- In-network providers — and more.

For more information on the My Highmark app, or to learn how to create multiple accounts for your children, call Highmark Healthy Kids Member Service at **1-800-KIDS-105 (TTY call 711)**.



Download the My Highmark mobile app to access your child's plan information.

Call Blues On Call for 24-hour health information and support

Your child's coverage includes Blues On Call, a comprehensive health information and support program focused on your total health care needs. Calling Blues On Call connects you to a specially trained registered nurse Health Coach, who will provide you with health care assistance on any health matter that concerns you, such as a recent diagnosis, surgery, or scheduled medical test.

For answers to health care questions and for help in making your child's health care decisions, call Blues On Call anytime of the day or night, seven days a week, at **1-888-BLUE-428 (1-888-258-3428) (TTY call 711)**. Or contact a Blues On Call Health Coach at [HighmarkCHIP.com](https://www.highmarkchip.com).

Enjoy member discounts

Our wellness discounts offer special savings exclusively for members. Discounts are available from leading national companies in a wide range of categories, just by showing your ID card, or downloading and printing a coupon or code.

To find a service provider, go to [MyHighmark.com](https://www.myhighmark.com). You are responsible for paying the service provider directly at the time the service is received.

Pregnancy support: Baby Blueprints®

If a CHIP member does not qualify for Medical Assistance, call Baby Blueprints.

For CHIP members expecting a baby, this is a time when you have many questions and concerns.

To help CHIP members understand and manage every stage of pregnancy and childbirth, Highmark offers the Baby Blueprints Maternity Education and Support Program.

By enrolling in this free program you will have access to online information on all aspects of pregnancy and childbirth. Baby Blueprints will also provide you with personal support from a nurse Health Coach available to you throughout the pregnancy.

Easy enrollment

Just call toll-free at **1-866-918-5267 (TTY call 711)** Monday – Friday, 8:30 a.m. – 4:30 p.m. ET. CHIP Members can enroll at any time during the pregnancy.

Website verification

On your first visit to [MyHighmark.com](https://www.myhighmark.com), you will be asked to register, choose a login ID and password, and select a security question and answer. Once you are registered, you can request that you receive your PIN immediately by email, text message, or phone call. The PIN is a security enhancement designed to protect your private account information.

When you receive your PIN, log in with your ID and password and enter your PIN on the PIN verification page. When your PIN is confirmed, you will be able to view all features of the website, including your confidential and protected health information. You will only need to use the PIN the first time you log in to the website. Once you are verified, all you need is your ID and password to fully access a variety of tools and resources about your coverage, your spending, your health, choosing providers, and other health topics.

General Provisions

Benefits to which members are entitled

1. The Benefit liability of Highmark Choice Company is limited to the Benefits specified in this member handbook.
2. Except as provided in **Transplant services** of **Description of Benefits** section, no person other than a Member is entitled to receive Benefits under this member handbook. Such right to Benefits and coverage is not transferable.
3. Benefits for Covered Services specified in this member handbook will be provided only for Services and supplies rendered by a Provider as defined in the **Health Coverage Terms and Definitions** section of this member handbook and regularly included in such Provider's charges.
4. Highmark Choice Company will make payment directly to the Network Provider furnishing the Covered Services provided for in this member handbook. However, Highmark Choice Company reserves the right to make payment directly to the Member or the Member's family. In situations where payment is made to the Member or the Member's family, the Member or the Member's family is responsible for payment to the Provider.

Complaint and grievance processes

Highmark Choice Company maintains complaint and grievance processes. A Member or a health care Provider may contact the Pennsylvania Insurance Department to complain that Highmark Choice Company's administrative processes or time frames are being applied in such a manner as to discourage or disadvantage the Member or health care Provider in utilizing the complaint and grievance processes. Referral of the allegations to the Pennsylvania Insurance Department will not operate to delay the processing of the complaint or grievance review.

At any time during the internal complaint or grievance process, a Member may choose to designate an authorized representative to participate in the complaint or grievance process on his/her behalf. The Member or the Member's authorized representative shall notify Highmark Choice Company, in writing, of the designation. Highmark Choice Company reserves the right to establish reasonable procedures for determining whether an individual has been authorized to act on behalf of a Member. Such procedures as adopted by Highmark Choice Company shall, in the case of an Urgent Care Claim, permit a Professional Provider with knowledge of the Member's medical condition to act as the Member's authorized representative.

For purposes of the complaint and grievance processes, Member includes authorized representatives and, in the case of a minor, parents of a Member entitled or authorized to act on the Member's behalf.

At any time during the internal complaint or grievance process, at the request of the Member, Highmark Choice Company will appoint a person from its Member Service Department to assist the Member, at no charge, in preparing the complaint or grievance. The Highmark Choice Company employee made available will not have participated in any previous decisions to deny coverage for the issue in dispute.

At any time during the internal complaint or grievance process, a Member may contact the Member Service Department at **1-800-KIDS-105 (TTY call 711)** to inquire about the filing or status of a complaint or grievance.

1. Complaint Process

a. Internal Complaint Process

Highmark Choice Company maintains a complaint process for the resolution of disputes or objections by a Member regarding a Network Provider or the coverage (including contract exclusions and non-covered benefits), operations or management policies of Highmark Choice Company, and the breach or termination of the Highmark Healthy Kids policy. A complaint does not include a grievance.

Members have the right to have complaints internally reviewed through the process described in this Internal Complaint Process.

When a complaint involves an Urgent Care Claim, a single level review process is available as provided in section 3. Expedited Review of this Subsection.

When a complaint involves one of the following, a single level review process is available and the decision may be appealed using the process outlined in 1. Appeal of Compliant of this Subsection:

- A denial because the service or item is not a covered service.
- The failure of Highmark Choice Company to meet the required time frames for providing a service or item in a timely manner.
- The failure Highmark Choice Company to decide a complaint or grievance within the required time frames.
- A denial of payment by Highmark Choice Company after the service or item has been delivered because the service or item was provided by a health care provider not enrolled in PROMISE ID.
- A denial of payment by Highmark Choice Company after the service or item has been delivered because the service or item provided is not a covered service or item for the enrollee.
- A denial of an enrollee's request to dispute a financial liability.

For all other complaints, members must exhaust the two (2) level process before seeking further administrative review of a complaint by the Pennsylvania Insurance Department.

i) Initial Review

The Member's initial complaint shall be directed to the Member Service Department. This complaint, which may be oral or in written form, must be submitted within sixty (60) days from the date of the Member's receipt of the notification of an adverse decision or the occurrence of the issue which is the subject of the complaint. Upon receipt of the complaint, Highmark Choice Company will provide written confirmation to the Member that the request has been received, and that Highmark Choice Company has classified it as a complaint for purposes of internal review. If a Member disagrees with Highmark Choice Company's classification of a request for an internal review, he/she may directly contact the Pennsylvania Insurance Department for consideration and intervention with Highmark Choice Company in regards to the classification that has been made.

The Member, upon request to Highmark Choice Company, may review all documents, records, and other information relevant to the complaint and shall have the right to submit any written comments, documents, records, information, data, or other material in support of the complaint. The initial level complaint review will be performed by an Initial Review Committee which shall include one (1) or more employees of Highmark Choice Company. The members of the Committee shall not have been involved or be the subordinate of any individual that was involved in any previous decision to deny the Member's complaint.

In rendering a decision on the complaint, the Initial Review Committee will take into account all comments, records, and other information submitted by the Member without regard to whether such information was previously submitted to or considered by Highmark Choice Company. The Initial Review Committee will afford no deference to any prior adverse decision on the Claim which is the subject of the complaint.

Each complaint will be promptly investigated and a decision rendered within the following time frames:

- (a) When the complaint involves a non-urgent care Pre-service Claim, within a reasonable period of time appropriate to the medical circumstances not to exceed thirty (30) days following receipt of the complaint, unless the time frame for deciding the complaint has been extended by up to fourteen (14) days at the request of the Member;
- (b) When the complaint involves an Urgent Care Claim, within the period of time provided in section 3. Expedited Review of this Subsection; or
- (c) When the complaint involves a Post-service Claim, within a reasonable period of time not to exceed thirty (30) days following receipt of the complaint, unless the time frame for deciding the complaint has been extended by up to fourteen (14) days at the request of the Member.

Highmark Choice Company will provide written notification of its decision within five (5) business days of the decision, not to exceed thirty (30) days from Highmark Choice Company's receipt of the Member's complaint, unless the timeframe for deciding the complaint has been extended by up to fourteen (14) days at the request of the Member. In the event that Highmark Choice Company renders an adverse decision on the complaint, the notification shall include, among other items, the specific reason or reasons for the adverse decision, the procedure for either (1) requesting a second level review where permitted or (2) appealing the decision, and a statement regarding the right of the Member to pursue legal action.

ii) Second Level Review

If the Member is dissatisfied with the decision following the initial review of his/her complaint and the decision is not one of the following:

- a denial because the service or item is not a covered service;
- the failure of Highmark Choice Company to meet the required time frames for providing a service or item in a timely manner;
- the failure Highmark Choice Company to decide a complaint or grievance within the required time frames;
- a denial of payment by Highmark Choice Company after the service or item has been delivered because the service or item was provided by a health care provider not enrolled in PROMISe ID;
- a denial of payment by Highmark Choice Company after the service or item has been delivered because the service or item provided is not a covered service or item for the enrollee; or
- a denial of an enrollee's request to dispute a financial liability,

then the member may request to have the decision reviewed by a Second Level Review Committee. The request to have the decision reviewed must be submitted in writing (or communicated orally under special circumstances) within forty-five (45) days from the date an adverse decision is received and may include any written information from the Member or any party in interest. The Second Level Review Committee shall be comprised of three (3) individuals who were not involved or the subordinate of any individual that was previously involved in the matter under review. At least one (1) individual of the Committee will not be an employee of Highmark Choice Company or of any Highmark Choice Company related subsidiary or affiliate. The Committee will hold an informal hearing to consider the Member's complaint. When arranging the hearing, Highmark Choice Company will notify the Member in writing of the hearing procedures and rights at such hearing, including the right of the Member to be present at the review. If a Member cannot appear in person at the second level review, Highmark Choice Company shall provide the Member the opportunity to communicate with the Committee by telephone or other appropriate means.

The hearing will be held and a decision rendered within thirty (30) days of Highmark Choice Company's receipt of the Member's request for review. This applies to both the second level review of a non-urgent care Pre-service Claim complaint and the second level review of a Post-service Claim complaint.

Highmark Choice Company will provide written notification of its decision within five (5) business days of the decision, not to exceed forty-five (45) days from Highmark Choice Company's receipt of the Member's request for review. In the event that Highmark Choice Company renders an adverse decision, the notification shall include, among other items, the specific reason or reasons for the adverse decision, the procedure for appealing the decision and a statement regarding the right of the Member to pursue legal action.

1. Appeal of Complaint

If a Member is dissatisfied with one of the following complaint decisions,

- a denial because the service or item is not a covered service;
- the failure of Highmark Choice Company to meet the required time frames for providing a service or item in a timely manner;
- the failure Highmark Choice Company to decide a complaint or grievance within the required time frames;
- a denial of payment by Highmark Choice Company after the service or item has been delivered because the service or item was provided by a health care provider not enrolled in PROMISe ID;
- a denial of payment by Highmark Choice Company after the service or item has been delivered because the service or item provided is not a covered service or item for the enrollee; or
- a denial of an enrollee's request to dispute a financial liability,

the member will have fifteen (15) days from the receipt of the notice of the decision to appeal the decision to the Pennsylvania Insurance Department, as appropriate depending on the nature of the dispute. The appeal shall be in writing unless the Member requests to file the appeal in an alternative format.

Appeals may be filed at the following addresses:

Member Appeals & Grievances
120 Fifth Avenue, FAPHM-231B
Pittsburgh, PA 15222

If a member is dissatisfied with a decision of the Second Level Review Committee, a Member will have fifteen (15) days from the receipt of the notice of the decision of the Second Level Review Committee to appeal the decision to the Pennsylvania Insurance Department, as appropriate depending on the nature of the dispute. The appeal shall be in writing unless the Member requests to file the appeal in an alternative format.

All records from the initial review and/or the second level review shall be forwarded to the Pennsylvania Insurance Department, as appropriate. Additional material related to the complaint may be submitted by the Member, the health care Provider or Highmark Choice Company. Each shall provide to the other, copies of additional documents provided. The Member may be represented by an attorney or other individual before the appropriate Department.

2. Grievance Process

a. Internal Grievance Process

Highmark Choice Company maintains an internal grievance process by which a Member, authorized representative, or a health care Provider, with the written consent of the Member, shall be able to file a grievance regarding the denial of payment for a health care service on the basis of Medical Necessity, and Appropriateness, health care setting, level of care or effectiveness of a health care service. Any Member or authorized representative who consents to the filing of a grievance by a health care Provider may not file a separate grievance. This consent may be rescinded by the Member or authorized representative at any time during the grievance process. In the event that the health care Provider fails to file or pursue a grievance, the consent shall be deemed as having been automatically rescinded without further action on the part of the Member.

A grievance may be filed regarding a decision that: (a) disapproves full or partial payment for a requested health care service; (b) approves the provision of a requested health care service for a lesser scope or duration than requested; or (c) disapproves payment for the provision of a requested health care service but approves payment for the provision of an alternative health care service. A grievance does not include a complaint.

When a grievance involves an Urgent Care Claim, a single level review process is available as provided in section 3. Expedited Review of this Subsection.

Members must exhaust this internal process before seeking further administrative review of a grievance by the Pennsylvania Insurance Department.

The Member's grievance shall be directed to the Member Service Department. This grievance, which may be oral or in written form, must be submitted within sixty (60) days from the date of the Member's receipt of the notification of an adverse decision or occurrence of the issue which is the subject of the grievance. Upon receipt of the grievance, Highmark Choice Company will provide written confirmation to the Member and the health care Provider that the request has been received, and that Highmark Choice Company has classified it as a grievance for purposes of internal review. If a Member disagrees with Highmark Choice Company's classification of a request for an internal review, he/she may directly contact the Pennsylvania Insurance Department for consideration and intervention with Highmark Choice Company in regards to the classification that has been made.

The Member or health care Provider, upon request to Highmark Choice Company, may review documents, records, and other information relevant to the grievance and shall have the right to submit any written comments, documents, records, information, data, or other material in support of the grievance. The grievance review will be performed by an Initial Review Committee which shall include three (3) or more individuals selected by Highmark Choice Company. The members of the Committee shall not have been involved or be the subordinate of any individual that was involved in any previous decision relating to the Member's grievance. The Member or the health care Provider may specify the remedy or corrective action being sought. The initial review will include a licensed Physician or, where appropriate, an approved licensed Psychologist or licensed dentist in the same or similar specialty that typically manages or consults on the health care service at issue.

In rendering a decision on the grievance, the Initial Review Committee will take into account all comments, records, and other information submitted by the Member without regard to whether such information was previously submitted to or considered by Highmark Choice Company. The Initial Review Committee will afford no deference to any prior adverse decision on the Claim which is the subject of the grievance.

Each grievance will be promptly evaluated and a decision rendered within the following time frames:

- (a) When the grievance involves a non-urgent care Pre-service Claim, within a reasonable period of time appropriate to the medical circumstances not to exceed thirty (30) days following receipt of the grievance, unless the time frame for deciding the grievance has been extended by up to fourteen (14) days at the request of the Member or Member's authorized representative;
- (b) When the grievance involves an Urgent Care Claim, within the period of time provided in Paragraph 3. Expedited Review of this Subsection; or
- (c) When the grievance involves a Post-service Claim, within a reasonable period of time not to exceed thirty (30) days following receipt of the grievance, unless the time frame for deciding the grievance has been extended by up to fourteen (14) days at the request of the Member or Member's authorized representative.

Highmark Choice Company will provide written notification of its decision within five (5) business days of the decision, not to exceed thirty (30) days from Highmark Choice Company's receipt of the Member's grievance, unless the time frame for deciding the grievance has been extended by up to fourteen (14) days at the request of the Member or Member's authorized representative. In the event that Highmark Choice Company renders an adverse decision on the grievance, the notification shall include, among other items, the specific reason or reasons for the adverse decision including clinical rationale, the procedure for filing a request for external review and a statement regarding the right of the Member to pursue legal action.

b. External Grievance Process

A Member, a Member's authorized representative or a health care Provider, with the written consent of the Member or the member's authorized representative, may within fifteen (15) days from the receipt of the notification of the decision, appeal the denial resulting from the Internal Grievance Process. This can be done by filing a request for an external grievance with Highmark Choice Company. The Member should include any material justification and all reasonably necessary supporting information as part of the external grievance filing.

Within five (5) business days of the filing of the external grievance, Highmark Choice Company will notify the Pennsylvania Insurance Department, the Member, the authorized representative, or the health care Provider, as appropriate, that an external grievance has been filed.

Within two (2) business days of receiving the request, the Pennsylvania Department of Insurance shall randomly assign an IRO on a rotational basis from the designated list and will notify the assigned IRO and Highmark Choice Company of the assignment. Within that same two-day time frame, the Pennsylvania Insurance Department must also notify the Member or the Member's authorized representative of the name, address, e-mail address, fax number, and telephone number of the Independent Review Organization (IRO) assigned under this subsection. The notice will advise the Member and the authorized representative of the right to submit additional written information to the IRO within twenty (20) days of the date the IRO assignment notice was mailed and will include instructions for submitting additional information to the IRO by mail, facsimile, and electronically. If the Pennsylvania Department of Insurance fails to select an IRO within the required time frame, Highmark Choice Company will designate and notify a certified IRO to conduct the external grievance.

Highmark Choice Company shall forward copies of all written documentation regarding the denial, including the decision, all reasonably necessary supporting information, a summary of applicable issues, and the basis and clinical rationale for the decision to the IRO conducting the external grievance within fifteen (15) days of the receipt of notice that the external grievance was filed. Within this same period, Highmark Choice Company shall provide the Member or the health care Provider with a list of documents forwarded to the IRO for the external review. The Member, the Member's authorized representative or the health care Provider may supply additional written information, with copies to Highmark Choice Company, to the IRO for consideration on the external review within twenty (20) days of the date of the notice of the IRO assignment was mailed to the Member, a Member's authorized representative or health care Provider.

The IRO conducting the external grievance shall review all the information considered in reaching any prior decisions to deny payment for the health care service and any other written submission by the Member, the authorized representative, or the health care Provider.

Within sixty (60) days of the filing of the external grievance, the IRO conducting the external grievance shall issue a written notification of the decision to Highmark Choice Company, the Member, the Member's authorized representative if the representative requested the external review, and the health care Provider, including the basis and clinical rationale for the decision.

The external grievance decision may be appealed to a court of competent jurisdiction within sixty (60) days of receipt of the notification of the external grievance decision.

Highmark Choice Company shall authorize any health care Service or pay a Claim determined to be Medically Necessary and Appropriate based on the decision of the IRO regardless of whether an appeal to a court of competent jurisdiction has been filed.

3. Expedited Review

In those cases involving an Urgent Care Claim, there is a procedure for expedited review. In order to obtain an expedited review, the Member shall identify the particular need for an expedited review to the Member Service Department. A Member shall provide Highmark Choice Company with a certification, in writing, from the Member's Physician that the Member's life, health, or ability to regain maximum function would be placed in jeopardy or in the opinion of a Physician with knowledge of the Member's medical condition would subject the Member to severe pain that cannot be adequately managed without the service requested as a result of the delay occasioned by the review process. The certification shall include clinical rationale and facts to support the Physician's opinion. Highmark Choice Company shall accept the Physician's certification and provide an expedited review.

Highmark Choice Company shall conduct an expedited internal review and notify the Member, the authorized representative, and the health care Provider of its decision as soon as possible taking into account the medical exigencies involved but not later than forty-eight (48) hours following the receipt of the Member's request for an expedited review. The notification to the Member, the authorized representative, and health care Provider shall include, among other items, the specific reason or reasons for the adverse decision including any clinical rationale, the procedure for obtaining an expedited external review and a statement regarding the right of the Member to pursue legal action.

The Member has two (2) business days from the receipt of the expedited internal review decision to contact Highmark Choice Company to request an expedited external review. Within twenty-four (24) hours of receipt of the Member's request for an expedited external review, Highmark Choice Company shall submit a request for an expedited external review to the Pennsylvania Insurance Department. The Pennsylvania Insurance Department will assign a CRE within one (1) business day of receiving the request for an expedited review. The CRE shall have two (2) business days to issue a decision.

Autism spectrum disorders expedited review and appeal procedures

Upon denial, in whole or in part of a Pre-service Claim or a Post-service Claim for benefits for diagnostic assessment or treatment of Autism Spectrum Disorders, there is an appeal procedure for expedited internal review which the Member may choose as an alternative to those procedures set forth in **Complaint and grievance processes** of this Section.

In order to obtain an expedited review, the Member or the Member's authorized representative shall identify the particular Claim as one related to the diagnostic assessment or treatment of an Autism Spectrum Disorder to the Member Service Department and request an expedited review which will be provided by the Plan. If, based on the information provided at the time the request is made, the Claim cannot be determined as one based on Services for the diagnostic assessment or treatment of Autism Spectrum Disorders, the Plan may request from the Member or health care Provider additional clinical information, including the treatment plan described in the **Description of benefits**.

An appeal of a denial of a Claim for services for the diagnostic assessment or treatment of an Autism Spectrum Disorder is subject to review by a Review Committee. The request to have the decision reviewed by the Review Committee may be communicated orally or be submitted in writing within sixty (60) days from the date the denial of the Claim is received, and may include any written information from the Member or health care Provider. The Review Committee shall be comprised of three (3) employees of the Plan who were not involved or the subordinate of any individual that was previously involved in any decision to deny coverage or payment for the health care service. The Review Committee will hold an informal hearing to consider the appeal. When arranging the hearing, the Plan will notify the Member or health care provider of the hearing procedures and rights at such hearing, including the right of the Member or health care provider to be present at the review and to present a case. If a Member or health care Provider cannot appear in person at the review, the Plan shall provide the Member or health care Provider the opportunity to communicate with the Review Committee by telephone or other appropriate means.

The Plan shall conduct an expedited internal review and notify the Member or the Member's authorized representative of its decision as soon as possible but not later than forty-eight (48) hours following the receipt of the Member's request for an expedited review. The notification to the Member and health care Provider shall include, among other items, the specific reason or reasons for the adverse decision including any clinical rationale, the procedure for obtaining an expedited external review, and a statement regarding the right of the Member to pursue legal action.

The Member has two (2) business days from the receipt of the expedited internal review decision to contact the Plan to request an expedited external review. Within twenty-four (24) hours of the receipt of the Member's request for an expedited external review, the Plan shall submit a request for expedited external review to the Pennsylvania Insurance Department. The Pennsylvania Insurance Department will assign a Certified Review Entity within two (2) business days of receiving the request.

Identification card

Highmark Choice Company will provide an Identification Card to all Members. This Identification Card must be presented when a Service is requested.

Inter-plan arrangements

1. Out of Area Services

Highmark Choice Company has a variety of relationships with other Blue Cross and/or Blue Shield Licensees, referred to generally as “Inter-Plan Arrangements”. These Inter-Plan Arrangements operate under rules and procedures issued by the Blue Cross Blue Shield Association (“Association”). Whenever Members access health care services outside the geographic area Highmark Choice Company serves, the claim for those services may be processed through one of these Inter-Plan Arrangements. The Inter-Plan Arrangements are described generally below.

Typically, when accessing care outside the geographic area Highmark Choice Company serves, Members obtain care from health care providers that have a contractual agreement (“participating providers”) with the local Blue Cross and/or Blue Shield Licensee in that other geographic area (“Host Blue”). In some instances, Members may obtain care from health care providers in the Host Blue geographic area that do not have a contractual agreement (“non-participating providers”) with the Host Blue. Highmark Choice Company remains responsible for fulfilling its contractual obligations to the Member. Highmark Choice Company payment practices in both instances are described below.

2. BlueCard Program

The BlueCard Program is an Inter-Plan Arrangement. Under this Arrangement, when Members access Covered Services outside the geographic area Highmark Choice Company serves, the Host Blue will be responsible for contracting and handling all interactions with its participating health care providers. The financial terms of the BlueCard Program are described generally below.

Liability Calculation Method Per Claim

Unless subject to a fixed dollar copayment, the calculation of the Member liability on claims for Covered Services will be based on the lower of the participating provider’s billed charges for Covered Services or the negotiated price made available to Highmark Choice Company by the Host Blue.

Host Blues determine a negotiated price, which is reflected in the terms of each Host Blue’s health care provider contracts. The negotiated price made available to Highmark Choice Company by the Host Blue may be represented by one of the following:

- i. an actual price. An actual price is a negotiated rate of payment in effect at the time a claim is processed without any other increases or decreases, or
- ii. an estimated price. An estimated price is a negotiated rate of payment in effect at the time a claim is processed, reduced or increased by a percentage to take into account certain payments negotiated with the provider and other claim- and non-claim-related transactions. Such transactions may include, but are not limited to, anti-fraud and abuse recoveries, provider refunds not applied on a claim-specific basis, retrospective settlements and performance-related bonuses or incentives; or
- iii. an average price. An average price is a percentage of billed charges for Covered Services in effect at the time a claim is processed representing the aggregate payments negotiated by the Host Blue with all of its health care providers or a similar classification of its providers and other claim- and non-claim-related transactions. Such transactions may include the same ones as noted above for an estimated price.

Host Blues determine whether or not they will use an actual, estimated or average price. Host Blues using either an estimated price or an average price may prospectively increase or reduce such prices to correct for over- or underestimation of past prices (i.e. prospective adjustment may mean that a current price reflects additional amounts or credits for claims already paid or anticipated to be paid to providers or refunds received or anticipated to be received from providers).

However, the BlueCard Program requires that the amount paid by the Member is a final price; no future price adjustment will result in increases or decreases to the pricing of past claims. The method of claims payment by Host Blues is taken into account by Highmark Choice Company in determining your premiums.

3. Special Cases: Value-Based Programs

If Members receive Covered Services under a Value-Based Program inside a Host Blue's service area, you will not be responsible for paying any of the provider incentives, risk-sharing, and/or care coordinator fees that are a part of such an arrangement, except when a Host Blue passes these fees to Highmark Choice Company through average pricing or fee schedule adjustments.

4. Return of Overpayments

Recoveries of overpayments/from a Host Blue or its participating and non-participating providers can arise in several ways, including, but not limited to, anti-fraud and abuse recoveries, audits/health care provider/hospital bill audits, credit balance audits, utilization review, and refunds and unsolicited refunds. Recoveries will be applied so that corrections will be made, in general, on either a claim-by-claim or prospective basis. If recovery amounts are passed on a claim-by-claim basis from a Host Blue to Highmark Choice Company, they will be credited to your account. In some cases, the Host Blue will engage a third party to assist in identification or collection of overpayments. The fees of such a third party may be charged to you as a percentage of the recovery.

5. Non-Participating Health Care Providers Outside of the Highmark Choice Company Network Service Area

a. Member Liability Calculation

When Covered Services are provided outside of the Highmark Choice Company service area by nonparticipating providers, the amount(s) a Member pays for such services will generally be based on either the Host Blue's non-participating provider local payment or the pricing arrangements required by applicable law. In these situations, the Member may be responsible for the difference between the amount that the non-participating provider bills and the payment Highmark Choice Company will make for the Covered Services as set forth in this Subsection. Payments for out-of-network emergency services are governed by applicable federal and state law

b. Exceptions

In some exception cases, Highmark Choice Company may pay claims from non-participating health care providers outside of the Highmark Choice Company service area based on the provider's billed charge. This may occur in situations where a Member did not have reasonable access to the participating provider, as determined by Highmark Choice Company in Highmark Choice Company's sole and absolute discretion or by applicable law. In other exception cases, Highmark Choice Company may pay such claims based on the payment Highmark Choice Company would make if Highmark Choice Company were paying a non-participating provider inside the Highmark Choice Company service area. This may occur where the Host Blue's corresponding payment would be more than the Highmark Choice Company in-service area non-participating provider payment. Highmark Choice Company may choose to negotiate a payment with such provider on an exception basis.

Unless otherwise stated, in any of these exception situations, the Member may be responsible for the difference between the amount that the non-participating health care provider bills and payment Highmark Choice Company will make for the Covered Services as set for in this Subsection.

6. Blue Cross Blue Shield Global Core Program

a. General Information

If Members are outside the United States (hereinafter “BlueCard service area”), they may be able to take advantage of the Blue Cross Blue Shield Global Core Program when accessing Out-of-Area Covered Services. The Blue Cross Blue Shield Global Core Program is unlike the BlueCard Program available in the United States in certain ways. For instance, although the Blue Cross Blue Shield Global Core Program assists Members with accessing a network of inpatient, outpatient, and professional providers, the network is not served by a Host Blue. As such, when Members receive care from providers outside the United States, Members will typically have to pay the providers and submit the claims themselves to obtain reimbursement for these services.

b. Inpatient Out-of-Area Covered Services

In most cases, if Members contact the service center for assistance, hospitals will require Members to pay for covered inpatient Out-of-Area Covered Services, except for their cost-sharing amounts. In such cases, the Blue Cross Blue Shield Global Core contracting hospital will submit Member claims to the service center to initiate claims processing. However, if the Member paid in full at the time of service, the Member must submit a claim to obtain reimbursement for Out-of-Area Covered Services. Members must contact the Highmark Choice Company to obtain precertification for nonemergency inpatient services.

c. Outpatient Out-of-Area Covered Services

Physicians, urgent care centers, and other outpatient providers located outside the BlueCard service area will typically require Members to pay in full at the time of service. Members must submit a claim to obtain reimbursement for Out-of-Area Covered Services.

d. Submitting a Blue Cross Blue Shield Global Core Claim

When Members pay for Out-of-Area Covered Services outside the BlueCard service area, they must submit a claim to obtain reimbursement. For institutional and professional claims, Members should complete a Blue Cross Blue Shield Global Core International claim form and send the claim form with the provider’s itemized bill(s) to the service center (the address is on the form) to initiate claims processing. The claim form is available from Highmark Choice Company, the service center or online at [bcbsglobalcore.com](https://www.bcbsglobalcore.com). If Members need assistance with their claim submissions, they should call the service center at **1-800-810-BLUE (2583) (TTY call 711)** or call collect at **1-804-673-1177 (TTY call 711)**, 24 hours a day, seven days a week.

Notice of claim and proof of loss (applies to post-service claims only)

1. Notice of Claim

Highmark Choice Company will not be liable for any claims provided by Highmark Healthy Kids unless proper notice is furnished to Highmark Choice Company that Covered Services in this member handbook have been rendered to a Member. Written notice of a claim must be given to Highmark Choice Company within twenty (20) days, or as soon as reasonably possible after Covered Services have been rendered to the Member. Notice given by or on behalf of the Member to Highmark Choice Company that includes information sufficient to identify the Member that received the Covered Services, shall constitute sufficient notice of a claim to Highmark Choice Company. The Member can give notice to Highmark Choice Company by calling or writing to the Member Service Department. The telephone number and address of the Member Service Department can be found on the Member’s Identification Card. A charge shall be considered Incurred on the date a Member receives the Covered Service for which the charge is made.

2. Proof of Loss

Claims cannot be paid until a written proof of loss is submitted to Highmark Choice Company. Written proof of loss must be provided to Highmark Choice Company within ninety (90) days after the charge for a Covered Service is Incurred. Proof of loss must include all data necessary for Highmark Choice Company to determine Benefits. Failure to submit a proof of loss to Highmark Choice Company within the time specified will not invalidate or reduce any claim if it is shown that the proof of loss was submitted as soon as reasonably possible, but in no event, except in the absence of legal capacity, will Highmark Choice Company be required to accept a proof of loss later than twelve (12) months from the time proof is otherwise required.

3. Claim Forms

If a Member (or his/her personal representative) is required to submit a proof of loss for Benefits provided by Highmark Healthy Kids, it must be submitted to Highmark Choice Company on the appropriate claim form. Highmark Choice Company, upon receipt of a notice of claim will, within fifteen (15) days following the date notice of claim is received, furnish to the Member claim forms for filing proofs of loss. If claim forms are not furnished within fifteen (15) days after the giving of such notice, the Member shall be deemed to have complied with the requirements of this Subsection as to filing a proof of loss upon submitting, within the time fixed in this Subsection for filing proofs of loss, itemized bills for Covered Services as described below. Itemized bills may be submitted to Highmark Choice Company at the address appearing on the Member's Identification Card. Itemized bills cannot be returned.

4. Submission of Claim Forms

For Member-submitted claims, the completed claim form, with all itemized bills attached, must be forwarded to Highmark Choice Company at the address appearing on the claim form in order to satisfy the requirement of submitting a written proof of loss and to receive payment for Benefits provided Highmark Healthy Kids.

To avoid delay in handling Member-submitted claims, answers to all questions on the claim form must be complete and correct. Each claim form must be accompanied by itemized bills showing all of the following information:

- Person or organization providing the service or supply
- Type of service or supply
- Date of service or supply
- Amount charged
- Name of patient

A request for payment of a claim will not be reviewed and no payment will be made unless all of the information and evidence of payment required on the claim form has been submitted in the manner described above. Highmark Choice Company reserves the right to require additional information and documents as needed to support a claim that a Covered Service has been rendered.

5. Timely Payment of Claims

Claim payments for Benefits payable under Highmark Healthy Kids will be processed immediately upon receipt of a proper proof of loss. Notice of Highmark Choice Company's claim determination will be issued within a reasonable period of time not to exceed thirty (30) days following the receipt of a proper proof of loss. This period of time may be extended one (1) time by Highmark Choice Company for an additional period of time not to exceed fifteen (15) days provided the extension is due to matters outside the control of Highmark Choice Company and the Member is notified of the extension.

In the event that Highmark Choice Company renders an adverse decision on the claim, the notification shall include, among other items, the specific reason or reasons for the adverse decision and a statement describing the right of the Member to file a complaint or grievance appeal.

6. Authorized Representative

Nothing shall preclude a duly authorized representative of the Member from filing or otherwise pursuing a Preauthorization request or other Pre-service Claim on behalf of a Member. Highmark Choice Company reserves the right to establish reasonable procedures for determining whether an individual has been authorized to act on behalf of a Member. Such procedures as adopted by Highmark Choice Company shall, in the case of an Urgent Care Claim, permit a Professional Provider with knowledge of the Member's medical condition to act as the Member's authorized representative.

Overpayment of benefits

Highmark Choice Company reserves the right to seek reimbursement from the Member for payments made for any excluded services or supplies through inadvertence or errors.

Member liability

Except when certain maximums or other limitations or exclusions are specified in this Member Handbook, the Member is not liable for any charges for Covered Services when such Services are received from a Network Provider or Preauthorized, when appropriate, by Highmark Choice Company.

In the event a Member receives Covered Services from a Provider outside the Network without the required Preauthorization, except for Emergency Care Services, or as otherwise provided herein, the Member will be responsible for all charges associated with those Services regardless of whether the Services received were Medically Necessary and Appropriate.

If a Member receives emergency Ambulance Services, benefits will be provided under Highmark Healthy Kids. However, if such services are received from other than a Network Provider, the Member may be responsible for any amounts billed by that Provider that are in excess of the Plan Allowance.

If a Member receives services not covered under Highmark Healthy Kids, the Member is responsible for all charges associated with those services.

If Highmark Choice Company terminates the contract of a Network Provider for cause, Highmark Choice Company will not be responsible for health care services or supplies provided to the Member by that terminated Provider following the date of termination.

Policies and procedures

Highmark Choice Company may adopt reasonable policies, procedures, rules, and interpretations to promote the orderly and efficient administration of this member handbook, with which Members shall comply.

Relationship of parties

Network Professional Providers maintain the Physician-patient relationship with Members and are solely responsible to Members for all medical services. The relationship between Highmark Choice Company and any Network Provider is an independent contract relationship. Network Providers are not agents or employees of Highmark Choice Company, nor is any employee of Highmark Choice Company an employee or agent of a Network Provider. Highmark Choice Company shall not be liable for any claim or demand on account of damages arising out of, or in any manner connected with, any injuries suffered by the Member while receiving care from any Network Professional Provider, or from any Provider to whom the Member has been referred.

Relationship to Blue Cross and Blue Shield plans

This insurance policy is between the Member and Highmark Choice Company only. Highmark Choice Company is a licensed controlled affiliate operating under a license from the Blue Cross Blue Shield Association (“the Association”), which is a national association of independent Blue Cross and Blue Shield Plans throughout the United States. Although all of these independent Blue Cross and Blue Shield Plans operate under licenses from the Association, each of them is a separate and distinct corporation.

The Association allows Highmark Choice Company to use the familiar Blue Cross and Blue Shield words and symbols. Highmark Choice Company, which is entering into this insurance policy, is not contracting as an agent of the national Association. Only Highmark Choice Company shall be liable to the Member for any obligations in this Member handbook. This paragraph does not add any obligations to this Member handbook.

Release and protection of member information

All personally identifiable information about individual Members (“Protected Health Information”) is subject to various statutory privacy standards, including state insurance regulations implementing Title V of the Gramm-Leach-Bliley Act and the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”), and regulations adopted thereunder by the Department of Health and Human Services (45 CFR Parts 160, 162, 164). In accordance with those standards, Highmark Choice Company may use and disclose Protected Health Information to facilitate payment, treatment, and health care operations as described in Highmark Choice Company’s Notice of Privacy Practices (NPP). Copies of Highmark Choice Company’s current NPP are available on Highmark Choice Company’s internet site, or from Highmark Choice Company’s Privacy Office.

At its sole discretion and starting January 1, 2016, Highmark Choice Company may make available, either directly or through a designated vendor, Member identity theft protection services. Any decision to accept or not accept such services will not affect the continued eligibility, benefits, premiums, or cost-sharing of the Member under this Contract. Highmark Choice Company shall not be liable for, and the Member shall hold Highmark Choice Company harmless from, any matters arising from or relating to such services.

Subrogation

1. To the extent that Benefits for Covered Services are provided or paid under this insurance policy, Highmark Choice Company shall be subrogated and succeed to any rights of recovery of a Member as permitted by law for expenses Incurred against any person, firm, or organization except insurers on policies or health insurance issued to and in the name of the Member.
2. The Member shall execute and deliver such instruments and take such other reasonable action as Highmark Choice Company may require to secure such rights, as permitted by law. The Member shall do nothing to prejudice the rights given Highmark Choice Company by this Paragraph without its consent.
3. This Subsection does not apply where subrogation is specifically prohibited by law.

Termination of member coverage

Subject to the right of Highmark Choice Company to request termination of coverage, and to any amendment permitted under applicable law, coverage provided by Highmark Healthy Kids will remain in effect continually until terminated by the Member and the Department of Human Services (DHS) in accordance with the following:

1. Coverage under Highmark Healthy Kids may be terminated by the Member by giving written notice to the Department of Human Services (DHS).
2. Coverage provided by Highmark Healthy Kids may be terminated by the Department of Human Services (DHS):
 - a. if payment of any applicable premium rate is not made when due, or during the grace period;
 - b. if a Member in obtaining coverage, or in connection with coverage hereunder, has performed an act or practice constituting fraud or intentional misrepresentation of a material fact (e.g., misuse of the Member Identification Card). However, the Department of Human Services (DHS) will not terminate the insurance policy because of a Member's Medically Necessary and Appropriate utilization of services covered under this member handbook;

c. upon ninety (90) days' notice to the Member when Highmark Choice Company discontinues this coverage, and offers to each individual the option to purchase any other individual health insurance coverage currently being offered by Highmark Choice Company to individuals within the Service Area, or upon one hundred eighty (180) days' notice to the Member when Highmark Choice Company discontinues all individual coverage within the Service Area;

d. in the event the Member no longer resides in the Service Area (regardless of whether the Member still resides in the Commonwealth of Pennsylvania). Should the Member change his or her residence to a geographic area outside the Service Area and the Member wishes to continue coverage, the Member may transfer his or her coverage to the CHIP contractor that serves the area of his or her new residence; or

e. in the event the Member no longer meets the eligibility requirements set forth in **Understanding CHIP Guidelines**.

3. Termination of the contractual arrangement between Highmark Choice Company and the Group automatically terminates the coverage of all the Members. It is the responsibility of the Group to notify all the Members of the termination of coverage. However, coverage will be terminated regardless of whether the notice is given to the Members by the Group.
4. Coverage for a pregnant Member will be provided until the end of the Member's 12-month postpartum period regardless of payment status or age. The postpartum period is defined as the 12 months after the Member's pregnancy has ended. The Member must notify the Department of Human Services (DHS) of the pregnancy end date in order for the 12-month postpartum period to be calculated.

CHIP Notice of Privacy Practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information.

The Children's Health Insurance Program (CHIP) Program is run by the Commonwealth of Pennsylvania's Department of Human Services. The department hires private health insurance companies to provide your insurance coverage under the CHIP program. You have also received a privacy notice from the company you chose to provide your health benefits. That company determines your eligibility for CHIP, pays claims for your care, and performs other activities necessary to administer your health plan.

Please note that the CHIP program has very limited access to your personal health information (also known as "PHI"). We do not receive or keep a file containing your medical records. In most cases, your health insurance company or health care providers may possess the PHI that you are seeking. However, the CHIP program will also have access to a limited amount of your PHI. This notice explains how the CHIP program keeps this information confidential and private.

We are required by law to maintain the privacy of your PHI and to provide you with notice of our legal duties and privacy practices with respect to your PHI. We are required to follow the terms of this notice. We reserve the right to change this notice. If we make an important change in our privacy policies or procedures, we will post a revised copy of the notice on our website and/or provide you with a new privacy notice by mail. You may request a paper copy of this notice at any time.

What is PHI?

PHI is any health or personal information that identifies you or your child as a CHIP enrollee. This includes:

- Your Name (or names of your children)
- Member ID Number
- Telephone Number
- Address
- Date of Birth
- Social Security Number

Why is my PHI used and disclosed by CHIP?

Under HIPAA (the federal law governing privacy of health information), we may use or disclose your PHI without your consent or authorization for treatment, payment, and health care operations. There are different reasons why CHIP Program staff may need to use or disclose your PHI.

- For eligibility purposes: We may have access to your PHI when coordinating your eligibility for the program with the health insurance company you chose to provide your benefits. For example, we may use or see your PHI when we perform eligibility reviews.

For operating our programs: We may use or disclose information in the course of our ordinary business as we manage the CHIP Program. For example, we may use your PHI to contact you about additional opportunities or programs that may be available to you as a CHIP member.

- For public health activities: We may report PHI to other government agencies who track things such as contagious diseases, immunization information, and other diseases, such as cancer.
- For law enforcement purposes and as required by legal proceedings: We will disclose information to the police or other law enforcement authorities as required by court order.
- For government programs: We may disclose information to a government agency or other program, such as Medicaid, that needs to know if you are enrolled in CHIP.
- For national security: We may disclose information requested by the federal government when they are investigating something important to protect our country.
- For public health and safety: We may disclose information to prevent serious threats to health or safety of a person or the public.
- For research: We may disclose information for permitted research purposes and to develop reports. These reports do not identify specific people.
- For reasons otherwise required by law: We may use or disclose your PHI to the extent that the use or disclosure is otherwise required by law. The use or disclosure is made in compliance with the law and is limited to the requirements of the law.

Do other uses of my PHI require my authorization under HIPAA?

Yes. Any use of PHI not listed above requires you to sign a written authorization. For example, HIPAA requires that you provide a written authorization before a covered entity uses or discloses psychotherapy notes, uses PHI for marketing purposes, or sells your PHI. If you do sign a written authorization, you may revoke it any anytime (except to the extent that CHIP has already relied upon the authorization to release PHI).

What are my rights regarding my PHI?

As stated above, the CHIP program has very limited access to your PHI. However, you have the following rights regarding your PHI that CHIP uses and discloses. If we deny your request, we will provide you a written explanation for the denial and your rights regarding the denial decision.

- **Right to see and copy your PHI:** You have the right to see most of your PHI in our possession and to receive a copy for a small fee.
- **Right to correct and add information:** If you think some of the PHI we have is wrong, you may ask us in writing to correct or add new information and to send it to others who have received your PHI from us.
- **Right to receive a list of disclosures:** You have the right to receive a list of where your PHI has been sent by us, unless it was sent for purposes relating to treatment, payment, operating our programs, or if the law says we are not required to add the disclosure to the list.
- **Right to request restrictions on use and disclosure:** You have the right to ask us to restrict the use and disclosure of your PHI in our possession.
- **Right to request confidential communication:** You may ask us to communicate with you in a certain way or at a certain location. For example, you may ask us to contact you only by mail.
- **Right to be notified in case of a breach:** You will receive notification from us if there is a breach of your unsecured PHI.

May I ask CHIP to use or disclose my PHI?

Sometimes, you may need or want to have your PHI sent outside of the CHIP program. If so, you may be asked to sign an authorization form allowing us to send your PHI to your requested location. The authorization form tells us what, where and to whom the information will be sent. You may cancel or limit the amount of information sent at any time by letting us know in writing.

Do other laws also protect certain health information about me?

CHIP also follows other federal and state laws that provide additional privacy protections for the use and disclosure of information about you.

Whom do I contact about my rights, to ask questions about this notice, or to file a complaint?

If you: wish to receive a paper copy of this notice; have a question about this notice; or want to file a complaint about how CHIP used or disclosed your PHI, you may write to the CHIP Program's Privacy Officer at:

PA Department of Human Services
CHIP
HIPAA Privacy Officer
1142 Strawberry Square
Harrisburg, PA 17120
(717) 346-1363

You may also file a complaint with the United States Secretary of Health & Human Services:

Region III
U.S. Department of Health & Human Services
Office for Civil Rights
150 S. Independence Mall West, Suite 372
Philadelphia, PA 19106-9111

There is no penalty for filing a complaint. Your benefits will not be affected or changed if you file a complaint. We cannot and will not retaliate against you for filing a complaint.

Last modified on June 21, 2016.

Highmark Notice of Privacy Practices

Part I – Notice of Privacy Practices (HIPAA)

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

This notice also describes how we collect, use, and disclose nonpublic personal financial information.

Our Legal Duties

At Highmark Blue Cross Blue Shield, we are committed to protecting the privacy of your protected health information. “Protected health information” (PHI) is your individually identifiable health information, including demographic information, collected from you or created or received by a health care provider, a health plan, you or your child’s employer, or a health care clearinghouse that relates to:

- i. your past, present, or future physical or mental health or condition;
- ii. the provision of health care to you; or
- iii. the past, present, or future payment for the provision of health care to you.

This Notice describes our privacy practices, which include how we may use, disclose, collect, handle, and protect our members’ protected health information. We are required by applicable federal and state laws to maintain the privacy of your protected health information.

We also are required by the HIPAA Privacy Rule (45 C.F.R. parts 160 and 164, as amended) to give you this Notice about our privacy practices, our legal duties and your rights concerning your protected health information. We are also required to notify affected individuals following a breach of unsecured health information.

We will inform you of these practices the first time you become a Highmark customer. We must follow the privacy practices that are described in this Notice as long as it is in effect. This Notice became effective September 23, 2013, and will remain in effect unless we replace it.

On an ongoing basis, we will review and monitor our privacy practices to ensure the privacy of our members’ protected health information. Due to changing circumstances, it may become necessary to revise our privacy practices and the terms of this Notice. We reserve the right to make the changes in our privacy practices and the new terms of our Notice will become effective for all protected health information that we maintain, including protected health information we created or received before we made the changes. Before we make a material change in our privacy practices, we will change this Notice and notify all affected members in writing in advance of the change. Any changes to this notice will be posted on our website and we will further notify you of any changes in our annual mailing.

You may request a copy of our Notice at any time. For more information about our privacy practices, or for additional copies of this Notice, please contact us using the information listed at the end of this Notice.

I. Uses and Disclosures of Protected Health Information

In order to administer our health benefit programs effectively, we will collect, use, and disclose protected health information for certain of our activities, including payment and health care operations.

A. Uses and Disclosures of Protected Health Information for Payment and Health Care Operations

The following is a description of how we may use and/or disclose protected health information about you for payment and health care operations:

Payment

We may use and disclose your protected health information for all activities that are included within the definition of “payment” as set out in 45 C.F.R. § 164.501. We have not listed in this Notice all of the activities included within the definition of “payment,” so please refer to 45 C.F.R. § 164.501 for a complete list.

For example:

We may use and disclose your protected health information to pay claims from doctors, hospitals, pharmacies, and others for services delivered to you that are covered by your health plan, to determine your eligibility for benefits, to coordinate benefits, to examine medical necessity, to obtain premiums, and/or to issue explanations of benefits to the person who subscribes to the health plan in which you participate.

Health Care Operations

We may use and disclose your protected health information for all activities that are included within the definition of “health care operations” as set out in 45 C.F.R. § 164.501. We have not listed in this Notice all of the activities included within the definition of “health care operations,” so please refer to 45 C.F.R. § 164.501 for a complete list.

For example:

We may use and disclose your protected health information to rate our risk and determine the premium for your health plan, to conduct quality assessment and improvement activities, to credential health care providers, to engage in care coordination or case management, and/or to manage our business.

B. Uses and Disclosures of Protected Health Information to Other Entities

We also may use and disclose protected health information to other covered entities, business associates or other individuals (as permitted by the HIPAA Privacy Rule) who assist us in administering our programs and delivering health services to our members.

(i) Business Associates

In connection with our payment and health care operations activities, we contract with individuals and entities (called “business associates”) to perform various functions on our behalf or to provide certain types of services (such as Member Service support, utilization management, subrogation or pharmacy benefit management). To perform these functions or to provide the services, business associates will receive, create, maintain, use or disclose protected health information, but only after we require the business associates to agree in writing to contract terms designed to appropriately safeguard your information.

(ii) Other Covered Entities

In addition, we may use or disclose your protected health information to assist health care providers in connection with their treatment or payment activities, or to assist other covered entities in connection with certain of their health care operations. For example, we may disclose your protected health information to a health care provider when needed by the provider to render treatment to you, and we may disclose protected health information to another covered entity to conduct health care operations in the areas of quality assurance and improvement activities, or accreditation, certification, licensing, or credentialing.

II. Other Possible Uses and Disclosures of Protected Health Information

In addition to uses and disclosures for payment, and health care operations, we may use and/or disclose your protected health information for the following purposes:

A. To Plan Sponsors

We may disclose your protected health information to the plan sponsor of your group health plan to permit the plan sponsor to perform plan administration functions. For example, a plan sponsor may contact us regarding a member’s question, concern, issue regarding a claim, benefits, service, coverage, etc. We may also disclose summary health information (this type of information is defined in the HIPAA Privacy Rule) about the enrollees in your group health plan to the plan sponsor to obtain premium bids for the health insurance coverage offered through your group health plan or to decide whether to modify, amend, or terminate your group health plan.

B. Required by Law

We may use or disclose your protected health information to the extent that federal or state law requires the use or disclosure. For example, we must disclose your protected health information to the U.S. Department of Health and Human Services upon request for purposes of determining whether we are in compliance with federal privacy laws.

C. Public Health Activities

We may use or disclose your protected health information for public health activities that are permitted or required by law. For example, we may use or disclose information for the purpose of preventing or controlling disease, injury, or disability.

D. Health Oversight Activities

We may disclose your protected health information to a health oversight agency for activities authorized by law, such as: audits; investigations; inspections; licensure or disciplinary actions; or civil, administrative, or criminal proceedings or actions. Oversight agencies seeking this information include government agencies that oversee: (i) the health care system; (ii) government benefit programs; (iii) other government regulatory programs; and (iv) compliance with civil rights laws.

E. Abuse or Neglect

We may disclose your protected health information to a government authority that is authorized by law to receive reports of abuse, neglect, or domestic violence.

F. Legal Proceedings

We may disclose your protected health information: (1) in the course of any judicial or administrative proceeding; (2) in response to an order of a court or administrative tribunal (to the extent such disclosure is expressly authorized); and (3) in response to a subpoena, a discovery request, or other lawful process, once we have met all administrative requirements of the HIPAA Privacy Rule. For example, we may disclose your protected health information in response to a subpoena for such information.

G. Law Enforcement

Under certain conditions, we also may disclose your protected health information to law enforcement officials. For example, some of the reasons for such a disclosure may include, but not be limited to: (1) it is required by law or some other legal process; or (2) it is necessary to locate or identify a suspect, fugitive, material witness, or missing person.

H. Coroners, Medical Examiners, Funeral Directors, and Organ Donation

We may disclose protected health information to a coroner or medical examiner for purposes of identifying a deceased person, determining a cause of death, or for the coroner or medical examiner to perform other duties authorized by law. We also may disclose, as authorized by law, information to funeral directors so that they may carry out their duties. Further, we may disclose protected health information to organizations that handle organ, eye, or tissue donation and transplantation.

I. Research

We may disclose your protected health information to researchers when an institutional review board or privacy board has: (1) reviewed the research proposal and established protocols to ensure the privacy of the information; and (2) approved the research.

J. To Prevent a Serious Threat to Health or Safety

Consistent with applicable federal and state laws, we may disclose your protected health information if we believe that the disclosure is necessary to prevent or lessen a serious and imminent threat to the health or safety of a person or the public.

K. Military Activity and National Security, Protective Services

Under certain conditions, we may disclose your protected health information if you are, or were, Armed Forces personnel for activities deemed necessary by appropriate military command authorities. If you are a member of foreign military service, we may disclose, in certain circumstances, your information to the foreign military authority. We also may disclose your protected health information to authorized federal officials for conducting national security and intelligence activities, and for the protection of the President, other authorized persons, or heads of state.

L. Inmates

If you are an inmate of a correctional institution, we may disclose your protected health information to the correctional institution or to a law enforcement official for: (1) the institution to provide health care to you; (2) your health and safety and the health and safety of others; or (3) the safety and security of the correctional institution.

M. Workers' Compensation

We may disclose your protected health information to comply with workers' compensation laws and other similar programs that provide benefits for work-related injuries or illnesses.

N. Others Involved in Your Health Care

Unless you object, we may disclose your protected health information to a friend or family member that you have identified as being involved in your health care. We also may disclose your information to an entity assisting in a disaster relief effort so that your family can be notified about your condition, status, and location. If you are not present or able to agree to these disclosures of your protected health information, then we may, using our professional judgment, determine whether the disclosure is in your best interest.

O. Underwriting

We may disclose your child's protected health information for underwriting purposes; however, we are prohibited from using or disclosing your child's genetic information for these purposes.

P. Health Information Exchange

We all participate in a Health Information Exchange (HIE). An HIE is primarily a secure electronic data sharing network. In accordance with federal and state privacy regulations, regional health care providers participate in the HIE to exchange patient information in order to facilitate health care, avoid duplication of services, such as tests, and to reduce the likelihood that medical errors will occur.

The HIE allows your health information to be shared among authorized participating health care providers, such as health systems, hospitals, and physicians, for the purposes of Treatment, Payment or Health Care Operations purposes. Examples of this health information may include:

- General laboratory, pathology, transcribed radiology reports, and EKG Images.
- Results of outpatient diagnostic testing (GI testing, cardiac testing, neurological testing, etc.).
- Health Maintenance documentation/Medication.
- Allergy documentation/Immunization profiles.
- Progress notes, Urgent Care visit progress notes.
- Consultation notes.
- Inpatient operative reports.
- Discharge summary/Emergency room visit discharge summary notes.

All participating providers who provide services to your child will have the ability to access your child's information. Providers that do not provide services to your child will not have access to your information. Information may be provided to others as necessary for referral, consultation, treatment, or the provision of other health care services, such as pharmacy or laboratory services. All participating providers have agreed to a set of standards relating to their use and disclosure of the information available through the HIE. Your child's health information shall be available to all participating providers through the HIE.

You cannot choose to have only certain providers access your child's information. Patients who do not want their health information to be accessible through the HIE may choose not to participate or may "opt-out."

In order to opt-out, call the customer service number located on the back of your child's membership card. You should be aware, if you choose to opt-out, your child's health care providers will not be able to access your child's health information through the HIE. Even if you chose to opt-out, your child's information will be sent to the HIE, but provider will not be able to access this information. Additionally, your opt-out does not affect the ability of participating providers to access health information entered into the HIE prior to your opt-out submission.

III. Required Disclosures of Your Protected Health Information

The following is a description of disclosures that we are required by law to make:

A. Disclosures to the Secretary of the U.S. Department of Health and Human Services

We are required to disclose your protected health information to the Secretary of the U.S. Department of Health and Human Services when the Secretary is investigating or determining our compliance with the HIPAA Privacy Rule.

B. Disclosures to You

We are required to disclose to you most of your protected health information that is in a "designated record set" (defined below) when you request access to this information. We also are required to provide, upon your request, an accounting of many disclosures of your protected health information that are for reasons other than payment and health care operations.

IV. Other Uses and Disclosures of Your Protected Health Information

Sometimes we are required to obtain your written authorization for use or disclosure of your child's health information. The uses and disclosures that require an authorization under 45 C.F.R. § 164.508(a) are:

1. For marketing purposes
2. If we intend to sell your PHI
3. For use of Psychotherapy notes, which are notes recorded (in any medium) by a health care provider who is a mental health professional documenting or analyzing the contents of a conversation during a private counseling session or a group, joint, or family counseling session and that are separated from the rest of the individual's medical record. An Authorization for use of psychotherapy notes is required unless:
 - a. Used by the person who created the psychotherapy note for treatment purposes, or
 - b. Used or disclosed for the following purposes:
 - (i) the provider's own training programs in which students, trainees, or practitioners in mental health learn under supervision to practice or improve their skills in group, joint family, or individual counseling;
 - (ii) for the provider to defend itself in a legal action or other proceeding brought by an individual that is the subject of the notes;
 - (iii) if required for enforcement purposes;
 - (iv) if mandated by law;
 - (v) if permitted for oversight of the provider that created the note;
 - (vi) to a coroner or medical examiner for investigation of the death of any individual in certain circumstances; or
 - (vii) if needed to avert a serious and imminent threat to health or safety.

Other uses and disclosures of your protected health information that are not described above will be made only with your written authorization. If you provide us with such an authorization, you may revoke the authorization in writing, and this revocation will be effective for future uses and disclosures of protected health information. However, the revocation will not be effective for information that we already have used or disclosed, relying on the authorization.

V. Your Individual Rights

The following is a description of your rights with respect to your protected health information:

A. Right to Access

You have the right to look at or get copies of your protected health information in a designated record set. Generally, a "designated record set" contains medical and billing records, as well as other records that are used to make decisions about your health care benefits. However, you may not inspect or copy psychotherapy notes or certain other information that may be contained in a designated record set.

You may request that we provide copies in a format other than photocopies. We will use the format you request unless we cannot practicably do so; if you request the information in an electronic format that is not readily producible, we will provide the information in a readable electronic format as mutually agreed upon. You must make a request in writing to obtain access to your protected health information.

To inspect and/or copy your protected health information, you may obtain a form to request access by using the contact information listed at the end of this Notice. You may also request access by sending us a letter to the address at the end of this Notice. The first request within a 12-month period will be free. If you request access to your designated record set more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to these additional requests. If you request an alternative format, we will charge a cost-based fee for providing your protected health information in that format. If you prefer, we will prepare a summary or an explanation of your protected health information for a fee. Contact us using the information listed at the end of this Notice for a full explanation of our fee structure. We may deny your request to inspect and copy your protected health information in certain limited circumstances. If you are denied access to your information, you may request that the denial be reviewed. A licensed health care professional chosen by us will review your request and the denial. The person performing this review will not be the same one who denied your initial request.

Under certain conditions, our denial will not be reviewable. If this event occurs, we will inform you in our denial that the decision is not reviewable.

B. Right to an Accounting

You have a right to an accounting of certain disclosures of your protected health information that are for reasons other than treatment, payment or health care operations. You should know that most disclosures of protected health information will be for purposes of payment or health care operations.

An accounting will include the date(s) of the disclosure, to whom we made the disclosure, a brief description of the information disclosed, and the purpose for the disclosure.

You may request an accounting by contacting us at the Customer Service phone number on the back of your identification card, or submitting your request in writing to the Highmark Privacy Department, 1800 Center Street, Camp Hill, PA 17089. Your request may be for disclosures made up to six years before the date of your request, but in no event, for disclosures made before April 14, 2003.

The first list you request within a 12-month period will be free. If you request this list more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to these additional requests. Contact us using the information listed at the end of this Notice for a full explanation of our fee structure.

C. Right to Request a Restriction

You have the right to request a restriction on the protected health information we use or disclose about you for treatment, payment, or health care operations. We are not required to agree to these additional restrictions, but if we do, we will abide by our agreement unless the information is needed to provide emergency treatment to you. Any agreement we may make to a request for additional restrictions must be in writing signed by a person authorized to make such an agreement on our behalf. We will not be bound unless our agreement is so memorialized in writing. We have the right to terminate this restriction; however, if we do so, we must inform you of this restriction.

You may request a restriction by contacting us at the Customer Service phone number on the back of your identification card, or writing to the Highmark Blue Cross Blue Shield Privacy Department, 1800 Center Street, Camp Hill, PA 17089. In your request, tell us: (1) the information whose disclosure you want to limit; and (2) how you want to limit our use and/or disclosure of the information.

D. Right to Request Confidential Communications

If you believe that a disclosure of all or part of your protected health information may endanger you, you have the right to request that we communicate with you in confidence about your protected health information by alternative means or to an alternative location. For example, you may ask that we contact you only at your work address or via your work email.

You must make your request in writing, and you must state that the information could endanger you if it is not communicated in confidence by the alternative means or to the alternative location you want. We must accommodate your request if it is reasonable, specifies the alternative means or location, and continues to permit us to collect premiums and pay claims under your health plan, including issuance of explanations of benefits to the subscriber of the health plan in which you participate.

In the event that a Confidential Communication is placed against you, you will no longer have the ability to access any of your child's health and/or policy information online.

E. Right to Request Amendment

If you believe that your protected health information is incorrect or incomplete, you have the right to request that we amend your protected health information. Your request must be in writing, and it must explain why the information should be amended. We may deny your request if we did not create the information you want amended or for certain other reasons. If we deny your request, we will provide you a written explanation. You may respond with a statement of disagreement to be appended to the information you wanted amended. If we accept your request to amend the information, we will make reasonable efforts to inform others, including people you name, of the amendment and to include the changes in any future disclosures of that information.

F. Right to a Paper Copy of this Notice

If you receive this Notice on our website or by electronic mail (email), you are entitled to receive this Notice in written form. Please contact us using the information listed at the end of this Notice to obtain this Notice in written form.

VI. Questions and Complaints

If you want more information about our privacy policies or practices or have questions or concerns, please contact us using the information listed below.

If you are concerned that we may have violated your privacy rights, or you disagree with a decision we made about access to your protected health information or in response to a request you made to amend or restrict the use or disclosure of your protected health information or to have us communicate with you in confidence by alternative means or at an alternative location, you may complain to us using the contact information listed below.

You also may submit a written complaint to the U.S. Department of Health and Human Services. We will provide you with the address to file your complaint with the U.S. Department of Health and Human Services upon request.

We support your right to protect the privacy of your protected health information. We will not retaliate in any way if you choose to file a complaint with us or with the U.S. Department of Health and Human Services.

For questions about this Privacy Notice, please contact:

Contact Office: Highmark Privacy Department

Telephone: **1-866-228-9424 (TTY call 711)** (toll free) Fax: 1-412-544-4320

Address: 120 Fifth Avenue Place 1814, Pittsburgh, PA 15222

Part II – Notice of Privacy Practices (Gramm-Leach– Bliley)

Highmark Blue Cross Blue Shield is committed to protecting its members' privacy. This notice describes our policies and practices for collecting, handling, and protecting personal information about our members. We will inform each group of these policies the first time the group becomes a Highmark Blue Cross Blue Shield customer and will annually reaffirm our privacy policy for as long as the group remains a Highmark Blue Cross Blue Shield customer. We will continually review our privacy policy and monitor our business practices to help ensure the security of our member's personal information. Due to changing circumstances, it may become necessary to revise our privacy policy in the future. Should such a change be required, we will notify all affected customers in writing in advance of the change.

In order to administer our health benefit programs effectively, we must collect, use and disclose non-public personal financial information. Non-public personal financial information is information that identifies an individual member of a Highmark Blue Cross Blue Shield health plan. It may include the member's name, address, telephone number, and Social Security number or it may relate to the member's participation in the plan, the provision of health care services or the payment for health care services. Non-public personal financial information does not include publicly available information or statistical information that does not identify individual persons.

Information we collect and maintain:

We collect non-public personal financial information about our members from the following sources:

- We receive information from the members themselves, either directly or through their employers or group administrators. This information includes personal data provided on applications, surveys, or other forms, such as name, address, Social Security number, date of birth, marital status, dependent information, and employment information. It may also include information submitted to us in writing, in person, by telephone, or electronically in connection with inquiries or complaints.
- We collect and create information about our members' transactions with Highmark Blue Cross Blue Shield, our affiliates, our agents, and health care providers. Examples are: information provided on health care claims (including the name of the health care provider, a diagnosis code and the services provided), explanations of benefits/ payments (including the reasons for claim decision, the amount charged by the provider and the amount we paid), payment history, utilization review, appeals and grievances. Information we may disclose and the purpose: We do not sell any personal information about our members or former members for marketing purposes. We use and disclose the personal information we collect (as described above) only as necessary to deliver health care products and services to our members or to comply with legal requirements.

- Some examples are:
 - We use personal information internally to manage enrollment, process claims, monitor the quality of the health services provided to our members, prevent fraud, audit our own performance, or to respond to members' requests for information, products, or services.
 - We share personal information with our affiliated companies, health care providers, agents, other insurers, peer review organizations, auditors, attorneys, or consultants who assist us in administering our programs and delivering health services to our members. Our contracts with all such service providers require them to protect the confidentiality of our members' personal information.
 - We may share personal information with other insurers that cooperate with us to jointly market or administer health insurance products or services. All contracts with other insurers for this purpose require them to protect the confidentiality of our members' personal information.
 - We may disclose information under order of a court of law in connection with a legal proceeding.
 - We may disclose information to government agencies or accrediting organizations that monitor our compliance with applicable laws and standards.

We may disclose information under a subpoena or summons to government agencies that investigate fraud or other violations of law. How we protect information: We restrict access to our members' non-public personal information to those employees, agents, consultants, and health care providers who need to know that information to provide health products or services. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard non-public personal financial information from unauthorized access, use, and disclosure.

For questions about this Privacy Notice, please contact:

Contact Office: Highmark Privacy Department

Telephone: 1-866-228-9424 (TTY call 711) (toll free) Fax: 1-412-544-4320

Address: 120 Fifth Avenue Place 1814, Pittsburgh, PA 15222

APPENDIX — DENTAL AND VISION BENEFITS FROM UNITED CONCORDIA COMPANIES, INC. AND DAVIS VISION

Your Child's CHIP Dental Benefits from United Concordia Companies, Inc.

This section describes your child's CHIP dental benefits.

Definitions

1. Coordination of Benefits ("COB") – A method of integrating benefits for Covered Services under more than one plan to prevent duplication.
2. Cosmetic – Those procedures which are not Dentally Necessary and which are undertaken primarily, in the opinion of the Group, to improve or otherwise modify the member's appearance, when the cause is not related to accidental injury.
3. Covered Service(s) – A service or supply specified in this Member Handbook for which benefits will be covered when rendered by a dentist, or if specifically approved by the Group.
4. Dentally Necessary – A dental service or procedure as determined by a dentist to either establish or maintain a patient's dental health. Such determinations are based on the professional diagnostic judgment of the dentist and the standards of care that prevail in the professional community. The determination as to when a dental service is necessary shall be made by the dentist in accordance with guidelines established by the Group. In the event of any conflict of opinion between the dentist and the Group as to when a dental service or procedure is necessary, the opinion of the Group shall be final.
5. Effective Date – The date on which coverage for the member begins.
6. Experimental or Investigative – The use of any treatment, procedure, facility, equipment, drug, or drug use device or supply which the Group, relying on the advice of the general dental community which includes, but is not limited to, dental consultants, dental journals, and/or governmental regulations, determines are not acceptable standard dental treatment of the condition being treated, or any such items requiring federal or other governmental agency approval which approval has not been granted at the time the services were rendered.

United Concordia Companies, Inc. and Davis Vision, Inc. are separate companies and do not provide Blue Cross and/or Blue Shield products. United Concordia Companies, Inc. and Davis Vision, Inc. are solely responsible for the products and services that each provides.

7. Group –CHIP dental program administered by United Concordia Companies Inc.
8. Limitation(s) – The maximum frequency or set forth in the Schedule of Exclusions and Limitations incorporated by reference into this book.
9. Maximum(s) – The greatest amount the Group is obligated to pay for Covered Services during a specified period.
10. Maximum Allowable Charge –The maximum amount the Plan will allow for a Covered Service.
11. Non-Participating Dentist – A dentist who has not signed a contract with the United Concordia PA CHIP Network.
12. Participating Dentist – A dentist who has executed a Participating Dentist Contract with the United Concordia PA CHIP Network.
13. Plan – Dental benefits pursuant to this book.
14. Member – An individual who meets the eligibility requirements for CHIP.
15. Pretreatment Estimate – The review by the Plan of a Treatment Plan to determine the coverage for services in accordance with this book, the Schedule of Exclusions and Limitations, and the Plan allowance for such services.
16. Termination Date – The date on which the dental benefits are no longer in effect.
17. Treatment Plan(s) – The written report of a series of procedures recommended for the treatment of a specific dental disease, defect, or injury, prepared for a member by a dentist as a result of an examination.

Amendment

Except as otherwise herein provided, this Member Handbook may be amended, changed, or modified only in writing and attached hereto as part of this book.

Covered services

Services provided under the Plan will be according to this book and/or the Schedule of Exclusions and Limitations. Certain services may be subject to Coinsurances, Deductibles, Maximums, Limitations, and Waiting Periods as listed in this book and/or Schedule of Exclusions and Limitations. Coinsurances, Deductibles, Maximums, Limitations, and Waiting Periods as listed will be reviewed periodically and may be adjusted.

Participating Dentists have agreed to accept a Maximum Allowable Charge as payment in full for Covered Services and to complete and submit claim forms (proofs of loss) for those members receiving Covered Services. Upon receipt of a claim from a Participating Dentist, the Plan will reimburse the Participating Dentist directly. Participating Dentists will make no additional charge to members for Covered Services except in the case of certain Coinsurances or amounts exceeding the Maximums referred to in this book. When Plan payment of the Maximum has been met, payment to the Participating Dentist will be the responsibility of the member.

When a Non-Participating Dentist performs Covered Services, the member will be responsible for completing and submitting claim forms. Members may owe any balance due after the Plan pays. A Pretreatment Estimate is required for specific procedures as outlined in the covered benefits and is used by the Group to determine the extent of Covered Services of members. Substantiating material, such as radiographs and study models, must be submitted to estimate benefits when requested by the Group. If substantiating material requested by the Group to make a Pretreatment Estimate is not submitted, the Group reserves the right to determine benefits payable, taking into account alternative procedures, services, or courses of treatment, based upon accepted standards of dental practice. Any amount estimated by the Group shall be subject to such adjustments by the Group at the time of final payment in order to correct any mathematical errors and to comply with the member's Plan in effect at the time the Covered Service is completed.

The Group shall not be liable under this coverage for any Covered Services, including those Covered Services determined by a Pretreatment Estimate, which are performed at a time the members' Plan is no longer in effect.

Use United Concordia dentists for dental care

United Concordia Companies, Inc. (UCCI) provides your child's dental benefits. To locate a UCCI dental provider, please go to the Dental Provider Directory at [UnitedConcordia.com/pachip](https://www.unitedconcordia.com/pachip), and click on Select a PA CHIP dentist or call United Concordia member service at 1-800-332-0366 (TTY call 711).

Notice of claim

Written notice of claim must be given to the Group within twenty (20) days after the occurrence or commencement of any loss covered by the Plan, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the member to the Group, or to any authorized agent of the Group, with information sufficient to identify the member, shall be deemed notice to the Group.

Claim forms

The Group, upon receipt of a notice of claim, will furnish to the member for delivery to such person such forms as are usually furnished by it for filing proof of loss. If such forms are not furnished before the expiration of 15 days after the Group received notice of any claim under the Plan, the person making such claim shall be deemed to have complied with the requirements of the Plan as to proof of loss upon submitting within the time fixed in the Plan for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.

The Group will provide claim forms to, and accept claims for, filing proof of loss submitted by a custodial parent of an eligible child who is the subject of a court or administrative order relating to provision of health care coverage. If services are provided by a Non-Participating Dentist, the Group will make payments directly to such custodial parent or to the Pennsylvania Department of Human Services if benefits are payable under Medical Assistance.

Proof of loss

Written proof of loss must be furnished to the Group at its said office in case of claim for loss for which this Plan provides any periodic payment contingent upon continuing loss within 90 days after the termination of the period for which the Group is liable and in case of a claim for any other loss within 90 days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

The acknowledgment by the Group of the receipt of notice given or the furnishing of forms for filing proofs of loss, or the acceptance of such proofs, or the investigation of any claim thereunder shall not operate as a waiver of any of the rights of the Group in defense of any claim arising under such Plan.

Timely payment of claims

All benefits payable under this Plan for any loss other than loss for which this Plan provides any periodic payment will be paid immediately upon receipt of due written proof of such loss. Subject to due written proof of loss, all accrued indemnities for loss for which this Plan provides periodic payment will be paid quarterly and any balance remaining unpaid upon the termination of liability will be paid immediately upon receipt of due written proof.

Payment of claims

All benefits under this Plan shall be payable to the Participating Dentist or the Insured Person, or to his designated beneficiary or beneficiaries, or to his estate, except that if the member is a minor or otherwise not competent to give a valid release, such benefits may be made payable to his custodial parent, guardian or other person actually supporting him. All or a portion of any indemnities provided by this Plan on account of dental services may, at the option of the Group and unless the member requests otherwise in writing not later than the time of filing proofs of such loss, be paid directly to the dental office rendering such services.

Dental complaint and grievance process

Procedures to appeal dental benefit decisions offer three level of review, including a final review process at the Pennsylvania Insurance Department. Information on how to file an appeal will be included on your child's dental Explanation of Benefits anytime a service or benefit is denied. Please refer to the Table of Contents in this book for Complaint and Grievance Process information. You can call UCCI Dental Customer Service at **1-800-332-0366 (TTY call 711)** for additional information on filing an appeal.

Legal actions

No action at law or in equity shall be brought to recover on the Plan prior to the expiration of 60 days after written proof of loss has been filed in accordance with the requirements of the Plan. No such action shall be brought after the expiration of three years after the time written proof of loss is required to be furnished.

Extension of benefits

The Group will extend coverage for completion of a dental procedure, requiring two or more visits on separate days, for a period of 90 days after termination.

Workers' compensation

When a member is eligible for Workers' Compensation benefits through the member's employer, the Group may exclude expenses for injuries, which are covered through the members Workers' Compensation benefits. Therefore, if the Group provides services that are covered by a Workers' Compensation Plan, the Group has the right to obtain reimbursement. The member must provide the assistance necessary, including providing information and signing necessary documents, for the Group to receive reimbursement. The member must not do anything that may limit the Group's reimbursement.

Coordination of benefits

This Coordination of Benefits (COB) provision applies to this Plan when a member has dental care coverage under more than one Plan. When there is a basis for a claim under this Plan and another plan, this Plan is a Secondary Plan, which has its benefits determined after those of the other plan.

Assignment and delegation

The Group may assign this coverage and its rights hereunder and delegate its duties hereunder to any entity into which it is merged or which substantially acquires all its assets.



Dental Benefits from United Concordia Companies, Inc.

CHIP covers dental services necessary to prevent disease and promote oral health, restore oral structures to health and function, and treat emergency conditions. There are no copayments for dental services, and no referrals are needed from your PCP to make an appointment, so making sure your child gets high-quality dental care couldn't be easier. Your CHIP dental benefits are administered by United Concordia Companies, Inc. ("United Concordia"), which is an independent company that does not provide Highmark Choice Company products or services. United Concordia is solely responsible for the products it provides.

Tooth decay is the most common chronic childhood disease. Help prevent your child from suffering the effects of tooth decay by encouraging them to practice good oral hygiene daily and taking them to see the dentist for regularly scheduled checkups even if their teeth appear to be healthy

Benefit Category ¹	Concordia Flex Plan	
	In-Network ² and Out-of-Network	
Exams		
Bitewing X-rays		
All Other X-rays	100%	
Cleanings and fluoride Treatments		
Sealants		
Palliative Treatment		
Class II – Basic Services		
Basic Restorative (Fillings)		
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges and Dentures		
Endodontics	100%	
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery ³		
General Anesthesia		
Class III – Major Services		
Inlays, Onlays, Crowns		
Bridges		
Dentures	100%	
Implants		
Orthodontics for any age (when medically necessary)		
Diagnostic, Active, Retention Treatment	100%	Out-of-Network Not Covered
Maximums and Deductibles		
Annual Program Deductible (per person/per family)	None	
Annual Program Maximum (per person)	\$0	
Lifetime Orthodontic Maximum (per person)	\$0	

Representative listing of covered services – You should contact United Concordia Member Service at 1-800-332-0366 (TTY call 711) for detailed information regarding covered benefits, exclusions and limitations that may apply.

1. Eligible CHIP members only to age 19.

2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing). United Concordia Dental's exclusions and limitations apply.

3. May be covered under Medical Benefits.

What dental services are covered by CHIP?

As long as services are provided within the dental benefit limits, your child is eligible to have a routine examination and cleaning once per six months, with the exception of a member under the care of a medical professional for pregnancy, who shall be eligible for one additional prophylaxis during pregnancy, completely free of cost when provided by a participating dentist.

Your child is eligible for a number of other dental benefits as well. Some dental benefits are restricted to certain age groups, may be limited by how often your child may receive them, may be restricted to a particular facility setting or may require prior authorization to determine whether the service is medically necessary for your child. You should contact United Concordia Member Service at 1-800-332-0366 (TTY call 711) for detailed information regarding specific benefit limitations that may apply to non-routine services.

Dental-related services your child may be eligible to receive are listed below. Certain services require prior authorization and may only be available if they are determined to be medically necessary and appropriate for your child.

Diagnostic Services

- Routine examinations – once per a six-month period
- Panoramic X-rays, including full mouth X-rays – once per 3 years
- Bitewing X-rays once per a six-month period

Preventive Services

- Routine prophylaxis (including cleaning, scaling and polishing of teeth) – once in a six month period with the exception of a member under care for a pregnancy – one additional cleaning is available in the benefit period
- Topical application of fluoride – three per calendar year
- Plaque control programs and oral hygiene education
- Sealants – limited to permanent molars free from cavities and/or restorations. One treatment per tooth per three years, except when visible evidence of clinical failure is evident.
- Fixed space maintainers

Restorative Care

- Amalgam (silver) and Resin-based (white) composite restorations
- Occlusal Guards by report – 1 in 12 months for members 13 years and older

Endodontic Services (prior authorization mandatory)

- Pulpotomies – deciduous teeth only
- Pulpal Therapy – incisors up to age six 6 and cuspids and molars up to age 11 – once per tooth per two years
- Root canals – permanent teeth only
- Apicoectomy

Periodontic Services

- Periodontal scaling and root planing – four or more teeth per quadrant once per 24 months per area of the mouth
- Periodontal maintenance – four services in 12 months
- Gingival Flap Procedure – one service per quadrant per 36 months
- Osseous Surgery – one service per quadrant every 36 months
- Gingivectomy or gingivoplasty – one service per quadrant every three years
- Full mouth debridement – once per lifetime after three years from last cleaning

Prosthodontic (prior authorization mandatory)

- Full and Partial Removable Dentures – limited – once every five years
- Fixed Partial Limited – replacement to once every five years
- Repairs/relines/adjustments
- Crowns – Only if the tooth cannot be restored with another material (e.g., amalgam); limited to 1 every 60 months; Pre-op X-ray required
- Implants – one per tooth per five years

Oral Surgery

- Simple Extractions

Oral and Maxillofacial Surgery (prior authorization mandatory)

- Surgical extractions not covered by the member's medical oral surgery benefit, including those involving wisdom teeth
- Soft tissue wisdom teeth
- Brush biopsies
- Alveoloplasties
- Removal of tooth-related/non-tooth-related cysts
- Incision and drainage of abscesses
- Oroantral fistula closure
- Surgical exposure and placement of device for eruption facilitation
- Tooth reimplantation and/or stabilization of an accidentally evulsed tooth
- Frenulectomy/Frenotomy
- Removal of exostosis; mandibular or palatal tori; reduction of osseous tuberosities

Orthodontic Services (prior authorization mandatory and must be provided by a participating orthodontist)

- Evaluation for braces – limited to once per benefit period
- Comprehensive orthodontic treatment – limited to once per lifetime
- Orthodontic retention
- Only covered if your child is diagnosed with a significant handicapping malocclusion or other severe condition (such as cleft palate) and orthodontic treatment is determined to be the only method capable of restoring your child's oral structure to health and function

Adjunctive General Services

- General anesthesia in conjunction with a covered service
- Intravenous conscious sedation
- Nonintravenous conscious sedation-under age 13 when medically necessary
- Inhalation of Nitrous Oxide/anxiolysis, analgesia – under age 18

Emergency Services

- Temporary crown for treatment of a fractured tooth
- Apicoectomy/periradicular surgery
- Palliative treatment of dental pain

Who can my child see for dental care?

You may make an appointment with any participating United Concordia dentist in the PA CHIP network who has enrolled and received a PROMISE identification number. You may find a list of United Concordia providers on the United Concordia website at ucci.com/pachip by clicking on “Select a PA CHIP dentist” or by calling United Concordia Customer Service at 1-800-332-0366.

If you need help finding a dental provider or getting an appointment, please call United Concordia Member Service at **1-800-332-0366 (TTY call 711)** and someone will assist you.

Can my child receive services from a non-participating dental provider?

Yes, except for orthodontics treatment. Orthodontic treatment must be provided by a participating United Concordia Orthodontist. If you take your child to a non-participating dentist for other than orthodontic treatment, you will be responsible for paying the difference between the non-participating dentist’s charge and the allowance for covered services.

How much does dental care cost?

Except in the case of an emergency, in order for the dental benefit to be completely covered by CHIP, dental care must be provided by a dentist who is a participating United Concordia provider. Covered dental benefits must be provided by a participating provider and approved as required by United Concordia. Some non-participating dental providers will expect payment in full for services at the time of the visit. In this case, it will be your responsibility to pay the bill, and then submit the bill to United Concordia and request reimbursement. You will be sent a check for the allowed amount of the covered services your child received. This check may be less than the amount you paid the non-participating dentist. In a case involving a covered service in which the member’s parent selects a more expensive course of treatment than is customarily provided for the dental condition, payment under this benefit will be based on the charge allowance for the lesser procedure. In this case, the dentist may choose to balance bill you for the difference between the charge of the actual service rendered and the amount received from United Concordia.

What dental services are not covered by CHIP?

Dental services performed for cosmetic purposes rather than medical necessities are not covered. Additional treatment that is needed due to non-compliance with prescribed dental care is not covered.

Exclusions and limitations

If an eligible child transfers from the care of one dentist to that of another dentist during the course of treatment, or if more than one dentist performs covered services for one dental procedure, the Plan shall be liable for not more than the amount that it would have been liable for had but one dentist performed the covered service.

In all cases involving covered services in which the dentist and an eligible child or the eligible child’s family select a more expensive course of treatment than is customarily provided by the dental profession, consistent with sound professional standards of dental practice for the dental condition concerned, payment under this benefit will be based on the charge allowance for the lesser procedure.

A contract between the eligible child or the eligible child’s family and dentist prior to the effective date of coverage under the contract is not invalidated by a subsequent contract made between the Plan and/or the eligible child or the eligible child’s family and/or dentist. The eligible child or the eligible child’s family will be liable for any difference due to the dentist under such a contract after the Plan liability has been satisfied. Any additional treatment that is necessitated by lack of cooperation by the eligible child or the eligible child’s family with the dentist or noncompliance with prescribed dental care that results in additional liability will be the responsibility of the eligible child or the eligible child’s family.

Dental Specific Exclusions:

- Claims involving covered services in which the dentist and the member select a more expensive course of treatment than is customarily provided by the dental profession and consistent with sound professional standards of dental practice for the dental condition concerned
- Dentures and other prosthodontics unless medically necessary as a result of surgery for trauma or a disease process that renders the dental condition untreatable by a less intensive restorative procedure
- Implantology and related services
- Duplicate and temporary devices, appliances, and services
- Gold foil restorations
- Labial veneers
- Laminates done for cosmetic purposes
- Oral surgery that is covered under the medical portion of the benefits
- Plaque control programs, oral hygiene education, and dietary instruction
- Retainer replacement
- Orthodontics (braces) that do not meet the criteria required
- Procedures to alter vertical dimension and/or restore or maintain the occlusion, attrition, and restoration for malalignment of teeth
- Any treatment that is necessitated by lack of cooperation by the member or the eligible member's family with the dentist or noncompliance with prescribed dental care
- A contract between the member or member's family and dentist prior to the effective date of coverage.

Important phone numbers and addresses

The CHIP dental benefits plan is administered by United Concordia and all communications regarding your child's dental coverage should be directed to them. When writing to United Concordia, be sure to reference your child's name (last and first), your child's Social Security number, and the name of the group (CHIP) that your child is enrolled under.

Other questions

Call United Concordia: 1-800-332-0366
Weekdays 8 a.m.–6 p.m. EST

Hearing-impaired callers please call: 1-800-345-3837

United Concordia Dental Claims Submissions:
Dental Claims
P.O. Box 69421
Harrisburg, PA 17106-9421



Your Child's CHIP Vision Benefits From Davis Vision

CHIP covers vision services for children through Davis Vision, an independent company that does not provide Highmark Choice Company Products or services. Davis Vision is solely responsible for the products it provides.

Visits for routine eye exams and glasses or medically necessary contacts are covered at the highest level when received from a participating Davis Vision provider who has enrolled and received a PROMISe identification number.

If your child is seeing a Davis Vision provider, there does not need to be a referral from a PCP, and there are no copayments for routine eye exams.

If any vision service is provided under the medical benefit for a diagnosis of cataracts, keratoconus, or aphakia, a copayment may apply.

The benefit grid that follows displays the cost sharing for your child's vision services.

YOUR CHILD'S CHIP VISION BENEFITS FROM DAVIS VISION

In-Network Benefits	Plan Design
Frequency — Once Every:	Fashion
Eye Examination inclusive of Dilation (when professionally indicated)	6 Months
Spectacle Lenses	6 Months
Frame	12 Months
Contact Lens Evaluation, Fitting and Follow-Up Care (in lieu of eyeglasses)	6 Months
Contact Lenses (in lieu of eyeglasses)	6 Months
Copayments	
Eye Examination	\$0
Spectacle Lenses	\$0
Contact Lens Evaluation, Fitting and Follow-Up Care (in lieu of eyeglasses)	\$0
Eyeglass Benefit — Frame	
Non-Collection Frame Allowance (Retail):	Up to \$130 Plus a 20% discount on any overage*
Davis Vision Frame Collection** (in lieu of Allowance):	
Fashion level	Included
Designer level	\$15
Premier level	\$35

*Additional discounts not applicable at Walmart, Sam's Club, or Costco locations.

**Collection is available at most participating independent provider offices. Collection is subject to change. Collection is inclusive of select torics and multifocals.

In-Network Benefits	Plan Design
Eyeglass Benefit — Spectacle Lenses	Member Charges
Clear plastic or glass single-vision, bifocal, trifocal, or lenticular lenses (any Rx)	Included
Tinting of Plastic Lenses	Included
Scratch-Resistant Coating	Included
Oversized Lenses	Included
Polycarbonate Lenses (Children/Adults)	Included
Ultraviolet Coating	Included
Glass Grey #3 Prescription Lenses	Included
Blended Segmented Lenses	\$20
Intermediate Lenses	\$30
Ultimate Anti-Reflective (AR) Coating	\$85
Progressive Lenses (Standard/Premium/Ultra)	\$50/\$90/\$140
Ultimate Progressive Lenses	\$175
High-Index Lenses — 1.67	\$55
High-Index Lenses — 1.74	\$120
Anti-Reflective (AR) Coating (Standard/Premium/Ultra)	\$35/\$48/\$60
Progressive Lenses (Standard/Premium/Ultra)	\$50/\$90/\$140
High-Index Lenses	\$55
Polarized Lenses	\$75
Plastic/Glass Photochromic Lenses	\$65/\$20
Scratch Protection Plan: Single Vision Multifocal Lenses	\$20/\$40

In-Network Benefits	Plan Design
Contact Lens Benefit (in lieu of eyeglasses)	
Non-Collection Contact Lenses: Materials Allowance	Up to \$130 Plus a 15% discount on any overage *
Evaluation, Fitting and Follow-Up Care – Standard Lens Types (in lieu of eyeglasses)	15% Discount *
Evaluation, Fitting and Follow-Up Care – Specialty Lens Types (in lieu of eyeglasses)	15% Discount *
Collection Contact Lenses ** (in lieu of Allowance): Materials	
- Disposable	4 boxes/multi-packs
- Planned Replacement	2 boxes/multi-packs
- Evaluation, Fitting & Follow-up Care	Included
Visually Required Contact Lenses (with prior approval)	Included
- Materials, Evaluation, Fitting and Follow-Up Care	

Out-of-Network Reimbursement Schedule: up to			
Eye Examination: \$40	Single Vision Lenses: \$39	Trifocal Lenses: \$72	Elective Contact Lenses: \$50
Frame: \$55	Bifocal/Progressive Lenses: \$56	Lenticular Lenses: Single Vision/ Bifocal: \$39/\$56	Visually Required CL: \$225

Note: Additional discounts may be available from participating providers.

Replacement of lost, stolen, or broken frames and lenses (one original and one replacement per calendar year, when deemed medically necessary).

Note: In some instances, participating providers charge separately for the evaluation, fitting, or follow-up care relating to contact lenses. Should this occur and the value of the Contact Lenses received is less than the allowance, you may submit a claim for the remaining balance (the combined reimbursement will not exceed the total allowance).

Expenses in excess of \$600 for medically necessary contact lenses, with pre-approval. These conditions include: Aphakia, pseudophakia, or keratoconus, if the patient has had cataract surgery or implant, or corneal transplant surgery, or if visual activity is not correctable to 20/40 in the worse eye by use of spectacle lenses in a frame but can be improved to 20/40 in the worse eye by use of contact lenses.

Low Vision:

One comprehensive low vision evaluation every five years, with a maximum charge of \$300; maximum low vision aid allowance of \$600 with a lifetime maximum of \$1,200 for items such as high-power spectacles, magnifiers, and telescopes; and follow-up care – four visits in any five-year period, with a maximum charge of \$100 per visit. Providers will obtain the necessary pre-authorization for these services.

* Additional discounts not applicable at Walmart, Sam's Club, or Costco locations.

** Collection is available at most participating independent provider offices. Collection is subject to change. Collection is inclusive of select torics and multifocals.

How does my child receive services for vision care?

You may make an appointment with any participating Davis Vision provider. To obtain the list of network providers, visit the Davis Vision website at davisvision.com or call Davis Vision at **1-800-999-5431 (TTY call 711)**.

Use Davis Vision eye doctors for vision care

Davis Vision provides the vision benefits and will send you a separate directory of Davis Vision providers. To locate a Davis Vision provider who has enrolled and received a PROMISE identification number, please go to the Davis Vision website at davisvision.com or call Davis Vision at **1-800-999-5431 (TTY call 711)**.

Can my child receive services from a non-participating vision provider?

Your child may receive services from a non-participating provider, although your child will receive the greatest value and maximize their benefit dollars if you select a participating provider. If you take your child to a non-participating provider, you must pay the provider directly for all charges and then submit a claim for reimbursement. Out of Network coverage only applies if child is unexpectedly out of the area, e.g., on vacation, and they need replacement contacts or eyeglasses, their expenses can be sent to the plan for reimbursement.

The member is responsible to pay the provider for any amount over the plan maximum. All services should be submitted at the same time, as you can only submit one claim for reimbursement per benefit cycle.

Additional benefits may also be available. Please contact Davis Vision to learn more.

Important phone numbers and addresses

The CHIP vision benefit plan is administered by Davis Vision, and all communication regarding your child's vision coverage should be directed to them.

Call Davis Vision: **1-800-999-5431 (TTY call 711)**

Member Service Representatives are available:
Monday through Friday, 8 a.m. to 11 p.m., Eastern Time
Saturday, 9 a.m. to 4 p.m., Eastern Time
Sunday, noon to 4 p.m., Eastern Time

**Davis Vision Claims Submissions:
Vision Care Processing Unit
P.O. Box 1525
Latham, NY 12110**

Nondiscrimination Notice

Highmark Choice Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Highmark does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Highmark Choice Company provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters; and
- Written information in other formats (large print, audio, accessible electronic formats).

Highmark Choice Company provides free language services to people whose primary language is not English, such as:

- Qualified interpreters; and
- Information written in other languages.
- If you need these services, contact Highmark Choice Company at 1-800-543-7105 (TTY 711).

If you believe that Highmark Choice Company 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:

The Bureau of Equal Opportunity,
 Room 223, Health and Welfare Building,
 P.O. Box 2675,
 Harrisburg, PA 17105-2675,

Phone: (717) 787-1127, TTY (800) 654-5484, Fax: (717) 772-4366, or Email: RA-PWBEOAO@pa.gov

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Bureau of Equal Opportunity is available to help you.

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

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

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

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you.

Call: 1-800-547-9378 (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-547-9378 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-547-9378 (телетайп: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-547-9378 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-547-9378 (TTY: 711).

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-547-9378 (رقم هاتف الصم والبكم: 711).

ध्यान दिनुहोस्: तपाइंले नेपाली बोल्नुहुन्छ भने तपाइंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-547-9378 (टिटिवाइ: 711) ।

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-547-9378 (TTY: 711)번으로 전화해 주십시오.

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល គឺអាចមានសំរាប់បំរើអ្នក ។ ចូរ ទូរស័ព្ទ 1-800-547-9378 (TTY: 711) ។

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-547-9378 (ATS : 711).

သတိပြုရန် - အကယ်၍ သင်သည် မြန်မာစကား ကို ပြောပါက၊ ဘာသာစကား အကူအညီ၊ အခမဲ့၊ သင့်အတွက် စီစဉ်ဆောင်ရွက်ပေးပါမည်။ ဖုန်းနံပါတ် 1-800-547-9378 (TTY: 711) သို့ ခေါ်ဆိုပါ။

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-547-9378 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-547-9378 (TTY: 711).

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নথিখরচায় ভাষা সহায়তা পরষিবো উপলব্ধ আছে। ফোন করুন ১-৮০০-৫৪৭-৯৩৭৮ (TTY: ৭১১)।

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-547-9378 (TTY: 711).

सुचना: જો તમે ગુજરાતી બોલતા હો, તો ન:શુલ્ક ભાષાસહાયસેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-547-9378 (TTY: 711).

Health benefits or health benefit administration may be provided by or through Highmark Blue Cross Blue Shield, and/or Highmark Choice Company, all of which are independent licensees of the Blue Cross Blue Shield Association.

Your plan may not cover all your health care expenses. Read your plan materials carefully to determine which health care services are covered. For more information, call the number on the back of your Member ID Card or, if not a member, call 1-800-543-7105.

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Blues On Call is a service mark of the Blue Cross Blue Shield Association.

OneTouch system is a registered trademark of LifeScan, a Johnson & Johnson Company.

Mental Well-Being is offered by your health plan and powered by Spring Health. Spring Health is an independent company that provides mental health care services through its agents. Spring Health does not provide Blue Cross and/or Blue Shield products or services. Spring Health is solely responsible for their mental health care services.

FreeStyle and Precision brand system are service trademarks of Abbott Industries, Inc.

LifeScan OneTouch is a registered trademark of LifeScan, a Johnson & Johnson company. LifeScan is an independent company. Abbott Industries is an independent company that administers diabetic supplies and testers.

Well360 Virtual Health is offered by your health plan and powered by Amwell. Amwell is an independent company that provides telemedicine services and does not provide Blue Cross and/or Blue Shield products or services. Amwell is solely responsible for their telemedicine services.

Davis Vision, Inc. is a separate company that administers Highmark vision benefits.

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Baby Blueprints is a registered mark of the Blue Cross and Blue Shield Association.

United Concordia provides the provider network for Blue Edge Dental and is a separate company that administers dental benefits.

Blue Cross Blue Shield Global® is a registered mark of the Blue Cross Blue Shield Association.



Pennsylvania's Children's
Health Insurance Program
We Cover All Kids.



Highmark Healthy Kids