

COMPARISON CHART
Special CareSM and adultBasic

	Special Care <i>Single adults and families</i>	adultBasic <i>Adults between 19 and 65 years of age</i>
Monthly cost	\$148.70/one adult; \$211.70/one adult & child(ren)*; \$297.35/two adults; \$360.50/ two adults & child(ren)*	\$36 for Low-Cost; \$629.00 At-Cost
Type of coverage	Traditional Blue Cross & Blue Shield limited benefit plan	Keystone Health Plan East HMO limited benefit plan
Eligibility based on	Family size and income <i>(income review will be waived for individuals transferring from adultBasic by 5/2/2011)</i>	Age, family size and income, and uninsured 3 months, unless uninsured as a direct result of no longer working
Wait period (if eligible)	None	Yes
Pre-existing condition rule	Yes Coverage excluded for one year for medical condition for which medical advice or treatment was received during the 12 months prior to the effective date of the policy. <i>(unless transferring from another Blue plan within 30 days or for individuals transferring from adultBasic by 5/2/2011)</i>	No
Copays	4 doctor office visits per year at \$15 PCP/\$25 Specialist copay	\$10 PCP/\$20 Specialist/\$50 ER
BENEFITS	BENEFITS	BENEFITS
Doctor Office Visits	4 doctor office visits per year at \$15 PCP/\$25 Specialist copay	\$10 PCP copay (except for preventive care) \$20 Specialist copay
Hospitalization	limited to 21 days per benefit period	unlimited
Surgery and Anesthesia	covered	covered
Emergency Accident and Medical	covered	\$50 copay (waived if admitted)
Diagnostic Services	covered	10% coinsurance/\$1,000 maximum per year for all coinsurance
Chemotherapy, Dialysis and Radiation Therapy	covered	10% coinsurance/\$1,000 maximum per year for all coinsurance
Maternity Care	covered	10% coinsurance/\$1,000 maximum per year for all coinsurance
Newborn Care	covered for up to 31 days following birth	covered for up to 31 days following birth, 10% coinsurance/\$1,000 maximum per year for all coinsurance
Dental	not covered	not covered
Vision and Hearing	not covered	not covered
Prescription Drugs	not covered	not covered, except for diabetic supplies and insulin and immunosuppressant's related to transplants which are covered at 10% coinsurance/\$1,000 maximum per year for all coinsurance
Diabetic Supplies	not covered	not covered, except for diabetic supplies and insulin and immunosuppressant's related to transplants which are covered at 10% coinsurance/\$1,000 maximum per year for all coinsurance
Durable Medical Equipment (DME)	not covered	not covered, except for diabetic supplies and insulin which are covered at 10% coinsurance/\$1,000 maximum per year for all coinsurance
Mental Health/Substance Abuse	not covered	not covered
Physical, Occupational and Speech Therapy	not covered	10% coinsurance/\$1,000 maximum per year for all coinsurance
Cardiac Rehabilitation (36 sessions for a 12-week period)	not covered	10% coinsurance/\$1,000 maximum per year for all coinsurance
Pulmonary Rehabilitation (36 sessions for a 12-week period)	not covered	10% coinsurance/\$1,000 maximum per year for all coinsurance
Respiratory Therapy (18 sessions per calendar year 36 sessions for a 12-week period)	not covered	10% coinsurance/\$1,000 maximum per year for all coinsurance
Home Infusion	not covered	10% coinsurance/\$1,000 maximum per year for all coinsurance
Home Health Care	not covered	10% coinsurance/\$1,000 maximum per year for all coinsurance
Skilled Nursing Facility Care (60 days per calendar year)	not covered	10% coinsurance/\$1,000 maximum per year for all coinsurance
Inpatient Rehabilitation Therapy (45 days per calendar year)	not covered	10% coinsurance/\$1,000 maximum per year for all coinsurance

For more information, visit our website at www.ibx.com/adultbasic_options or call: 1-866-282-2702.

*All children will be screened automatically for the Children's Health Insurance Program (CHIP) and Medical Assistance.

The Independence Blue Cross & Highmark Blue Shield Caring Foundation For Children, along with Keystone Health Plan East, independent licensees of the Blue Cross and Blue Shield Association, is an administrator of adultBasic. For additional information regarding adultBasic, call 1-800-GO-BASIC.

Special Care is not affiliated with SPECIAL CARE Inc., a home care company.