Benefit	First Priority Health Network Direct Access	BlueCard Network Direct Access			
	100% after \$20 copay benefit	80% after deductible benefit			
	maximum of 45 visits, per therapy,	maximum of 45 visits, per therapy,			
Speech Therapy	per benefit period non-aggregate	per benefit period non-aggregate			
	with physical medicine and	with physical medicine and			
	occupational therapy	occupational therapy			
	100% after \$20 copay benefit	80% after deductible benefit			
	maximum of 45 visits, per therapy,	maximum of 45 visits, per therapy,			
Occupational Therapy	per benefit period non-aggregate	per benefit period non-aggregate			
	with physical medicine and speech	with physical medicine and speech			
	therapy	therapy			
Spinal Manipulations	not covered	not covered			
Cardiac Rehabilitation Therapy	100%	80% after deductible			
	limit: 3	limit: 36 visits			
Infusion Therapy	100%	80% after deductible			
Chemotherapy	100%	80% after deductible			
Radiation Therapy	100%	80% after deductible			
Dialysis	100%	80% after deductible			
Mental Health / Substance Abuse					
Inpatient Mental Health Services	100%	80% after deductible			
Inpatient Detoxification / Rehabilitation	100%	80% after deductible			
Outpatient Mental Health Services (includes virtual	100%	909/ ofter deductible			
behavioral health visits)	100%	80% after deductible			
Outpatient Substance Abuse Services	100%	80% after deductible			
Other Services					
Allergy Extracts and Injections	100%	80% after deductible			

Allergy Extracts and Injections
Applio.44 re6 Injsi7 537.22 0.32 reW44 re6 I.7 537.22 0.32 reV

This is not a contract. This benefits summary presents plan highlights only. Please refer to the policy/ plan documents, as limitations and exclusions apply. The policy/ plan documents control in the event of a conflict with this benefits summary.

- (1) Your group's benefit period is based on a Calendar Year which runs from January 1 to December 31.(2) The Network Total Maximum Out-of-Pocket (TMOOP) is mandated by the federal government. TMOOP must include deductible, coinsurance, copays, prescription drug cost share and any qualified medical expense.
- (3) Services are limited to those listed on the Highmark Preventive Schedule with enhancements (Women's Health Preventive Schedule may apply).
- (4) Benefits for Emergency Care Services rendered by an Out-of-Network Provider will be paid at the Network services level. Benefits for Hospital Services or Medical Care Services rendered by an Out-of-Network Provider to a member requiring an inpatient admission or observation immediately

