

## Frequently Asked Questions

Q: How does the deductible work?

A: All expenses are subject to the deductible and coinsurance except for the physician fee for an office visit, which is subject to a copayment.

Q: Which doctors can I see?

A: You can see any licensed physician. However, benefits will often be higher and your out-of-pocket expense will typically be lower when you obtain covered services from a PHCS In-Network provider. An In-Network provider can be located on the PHCS web site at [www.phcs.com](http://www.phcs.com). You may also obtain an In-Network provider directory from the PHCS web site or by calling PHCS at 1-888-593-7427.

Q: What does the Inpatient Limit refer to?

A: This refers to miscellaneous hospital charges that are incurred during an inpatient stay, such as medications and supplies. This does not include room & board charges or inpatient physician charges, which fall under the coverage year maximum.

Q: Why do the Inpatient and Outpatient Maximums not total up to the Annual Maximum Benefit?

A: The difference between the totals of your Inpatient and Outpatient Maximums and your Annual Maximum Benefit is used to pay your doctor's fees while you are in the hospital.

Q: What if I go to the emergency room?

A: Emergency room charges will be covered as any other outpatient expense, subject to deductible and coinsurance, unless you are admitted to the hospital. Then these charges will be covered as an inpatient expense.

Q: Will I receive an I.D. Card?

A: **Yes.** Once your enrollment is processed, an I.D. Card will automatically be generated and mailed within 48 hours. Please allow up to 3 weeks for delivery. If you have not received a card after 3 weeks, please contact customer service at 1-800-937-7039.

Q: Are prescription drugs covered under the plan?

A: **Yes.** The Catalyst Rx Generic Prescription Drug Plan is separate from the medical policy. It offers a \$10 copay for each 30-day supply of most generic drugs, or discounts on brand-name drugs if you choose to go to a participating Catalyst Rx pharmacy. To check for participating pharmacies, go to [www.catalystrx.com](http://www.catalystrx.com) or call 1-800-997-3784. For generic oral contraceptives (birth control pills), the copayment is \$15. For prescription drugs other than birth control pills, the generic copays and fees paid are eligible expenses and may be reimbursed under the Outpatient Maximum subject to deductible and coinsurance.