

RCAB Health Plan – Services Subject to Deductible and Co-Insurance



As of October 1, 2018

The RCAB Health Plan provides coverage for certain services after satisfaction of a deductible, and for which co-insurance billing may occur from the provider. A referral from a PCP and/or preauthorization, etc. may be required. These include:



MASSACHUSETTS

Admissions for Inpatient Medical and Surgical Care

- In a general hospital or chronic disease hospital
- In a rehabilitation hospital
- In a skilled nursing facility

Ambulance transport (non-emergency)

Durable medical equipment and prosthetic devices

Home health care

Inpatient and Outpatient infertility services, including lab work and x-rays (treatment limited to IUI and G.I.F.T.)

Diagnostic lab tests, X-rays and other tests (i.e., needed to diagnose or treat a symptom or complaint, or to treat or cure a disease). Examples include:

- MRIs, CT scans, PET scans
- nuclear cardiac imaging
- outpatient tests and preoperative tests

Maternity services (other than routine pre-natal care)

- Physician and other covered professional provider services_(includes delivery and postnatal care)
- Facility services (inpatient and outpatient covered services)

Mental Health and Substance Abuse Treatment

- Inpatient admission to a general hospital, mental hospital or substance abuse facility
- Outpatient services

Outpatient surgery

Oxygen and Respiratory Therapy

Radiation Therapy and Chemotherapy

TMJ Disorder Treatment – x-rays and surgery

July 19, 2018

This list is intended as a guide to assist members in assessing out-of-pocket costs for various services. In the event of a conflict between this document and the official Plan documents, the Plan documents will govern.