



RCAB Health Plan – Services Subject to Co-Payments

***Please note that under the RCAB High Deductible Health Plan, co-pays are not charged. For non-preventive medical services and prescriptions, a covered individual must first meet the deductible before the HDHP starts to pay.**

As of July 1, 2025 the RCAB Health Plans provide coverage for certain services with a co-payment, for which no deductible is due and no balance-billing is permitted, as long as these services are received from a provider that participates in the Blue Cross Blue Shield PPO network or, for pharmacy services, from a pharmacy that participates in the CVS/Caremark network.

- Cardiac Rehabilitation
- Chiropractic Services (any age)
- Emergency Medical Outpatient Services (i.e., Emergency Room) – waived if followed by admission
- Office Visit with PCP, or OB/GYN or nurse midwife; physician assistant or nurse practitioner; registered dietitian nutritionist
- Office Visit with Specialist (outside a hospital setting); chiropractor; acupuncturist
- Mental health, behavioral health, or substance abuse services (outpatient)Diagnostic Tests (x-ray, blood work)
- Preoperative tests
- Minute Clinic Visits
- Urgent Care Clinic Visits
- Telehealth Appointments
- Physical Therapy/Short-Term Rehabilitation Therapy (physical, occupational, speech therapy)Prescription Medications
- Diabetic supplies obtained under CVS/Caremark coverage
- Second Opinions

Effective July 1, 2025

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.