

ACSHIC Deductible FAQ

Beginning **July 1, 2024**, your Performance Blue EPO or PPO health plan through the Allegheny County Schools Health Insurance Consortium (ACSHIC) will include a deductible. When you receive care it's important to understand how your plan works and what costs you may be responsible for.



What is a Deductible?

Before your plan starts paying, the set amount you are responsible for a covered service. Note the deductible amount will be different if you have individual or family coverage and will run from **July 1, 2024 through June 30, 2025**.

What costs do NOT count towards the Deductible?*

Costs associated with the following do not count towards your deductible:

- Services with no member cost-share such as preventive services and immunizations
- Employee Payroll Contributions
- Physician/Emergency Room Copays
- Prescription Copays
- Uncovered Services

*This list is not meant to be exhaustive. Please see the ACSHIC Plan documents available at acshic.com for more information

What is a Copay?

The set amount you pay for a covered service. This amount may vary based on the type of service.

Copays do not count towards your deductible. If a covered service has a copay, you will only pay the copay amount for that service. After paying your copay, if additional services are rendered during that same visit, i.e. blood work or an EKG, there may be additional charges resulting in out-of-pocket costs if you have not yet met your deductible.

What is a Plan Allowance?

The set amount your in-network provider has agreed to accept for a covered service.

IMPORTANT:

- Services listed as “100% after deductible” on the ACSHIC Grids would apply towards your deductible. For these services you would be responsible for the cost of the service until you hit your deductible. For in-network care, you will not be charged more than the set Plan Allowance.
- For services listed with a copay, you would pay that copay amount. Note that copays do not accumulate towards your deductible.



Allegheny County Schools
Health Insurance Consortium

Questions or details on your plan?
Call your Highmark Connect team at
844-946-6238.