



Guide to ExpressWay Copays



ExpressWay offers these copays for in-network services:

In-Network Service	Copay
BCBS Online Visits	\$15
Primary Care Physician Office Visit	\$25
Chiropractor / Acupuncture Vision	\$25
Physical / Occupational / Speech Therapy	\$25
Psychologist / Psychiatrist Therapy Visit	\$25
Specialist Office Visit	\$50
Urgent Care Visit	\$50
Emergency Room Visit	\$400

BCBS Online Visits:

- **\$15 copay** will be charged for online and telephonic visits for minor illnesses

Primary Care Physician (PCP) Visits:

- **\$25 copay** will be applied to the office visit charge for physicians, physician assistants, or nurse practitioners working in any of these practice types:
 - Family Practice, General Practice, Internal Medicine, Pediatrics, and Obstetrics / Gynecology
- **Deductible and coinsurance** will apply to any labs, x-rays, biopsies, or minor surgeries that occur during a visit.

Chiropractor / Acupuncture:

- **\$25 copay** will be charged for the consultation as well as visits for manipulations or punctures.
- **Deductible and coinsurance** will apply to any x-rays, tens units, and other types of services – even if they occur during the visit.

Therapies:

- **\$25 copay** will be charged for each Physical, Occupational, or Speech Therapy consultation or visit.
- **Deductible and coinsurance** will apply to added services like x-rays or testing – even if performed during a visit.

Specialist Visits:

- **\$50 copay** will be applied to the office visit charge for physicians, physician assistants, or nurse practitioners working in any practice type that specializes in a specific area of medicine. Examples include: cardiologist, endocrinologist, pulmonologist, or podiatrist.
- **Deductible and coinsurance** will apply to any labs, x-rays, biopsies, or minor surgeries that occur during a visit.

Urgent Care Visits:

- **\$50 copay** will be applied for a separate facility to treat urgent care situation. If the facility bills by physician (instead of as a facility), the applicable physician copay (\$25 for PCP or \$50 for specialist) would apply.
 - Be aware that Urgent Care Centers located on the same premise as an Emergency Room may have the right to bill the claim as an emergency room visit instead of an urgent care visit – the copay applied depends on how the claim is billed.
 - Free-standing urgent care facilities cannot bill as an emergency room.
- **Deductible and coinsurance** will apply to any labs, x-rays, biopsies, or minor surgeries that occur during a visit for which the claim is billed as a physician rather than a facility.

Emergency Room Visits:

- **\$400 copay** will be charged for a visit to the emergency room for a condition that does not require admission to the hospital. Any services that occur within an ER visit such as labs, x-rays, testing, etc. would all be included with the visit under the one copay of \$400.
- **If admitted to the hospital, deductible and coinsurance** will apply to hospital services – and the copay will be waived.