Coverage for: Individual + Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-888-907-7880 or at <a href="https://www.bcbstx.com/coa">www.bcbstx.com/coa</a>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Tier 1 & Tier 2 In-Network: \$600 Individual / \$1,800 Family Out-of-Network providers: \$2,000 Individual / \$6,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Services that charge a <u>copay</u> , <u>prescription</u> <u>drugs</u> , and certain <u>preventive care</u> , <u>diagnostic tests</u> , <u>home health</u> , <u>skilled nursing</u> , and <u>hospice</u> , are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	Yes. \$50 prescription drugs preferred (Tier 2) and non-preferred (Tier 3) medications. Per occurrence: \$250 Tier 2 In-Network and \$500 Out-of-Network inpatient admission. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Tier 1 & Tier 2 In-Network: \$4,250 Individual / \$13,250 Family Out-of-Network: \$12,000 Individual / Unlimited Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	Premiums, preauthorization penalties, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <a href="https://www.bcbstx.com/coa">www.bcbstx.com/coa</a> or call 1-888-907-7880 for a list of <a href="https://network.providers">network providers</a> .	You pay the least if you use a <u>provider</u> in Tier 1. You pay more if you use a Tier 2 <u>provider</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You Will Pay				
Common Medical Event	Services You May Need	Tier 1 <u>In-Network</u> <u>Provider</u> (you will pay the least)	Tier 2 <u>In-Network</u> <u>Provider</u>	Out-of-Network Provider (you will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$15 <u>copay</u> /visit; <u>deductible</u> does not apply	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply	40% coinsurance	Virtual visits are available, please refer to your <u>plan</u> policy for more details.	
If you visit a health care	<u>Specialist</u> visit	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply	\$50 <u>copay</u> /visit; <u>deductible</u> does not apply	40% coinsurance	None	
provider's office or clinic	Preventive care/screening/ immunization	No Charge; deductible does not apply	No Charge; deductible does not apply	40% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.  No Charge for child immunizations Out-of-Network through the 6th birthday.	
If you have a test	Diagnostic test (x-ray, blood work)	No Charge; deductible does not apply	No Charge; deductible does not apply	No Charge; deductible does not apply	Office visit <u>copay</u> may apply.	
	Imaging (CT/PET scans, MRIs)	\$100 <u>copay;</u> <u>deductible</u> does not apply	\$100 <u>copay;</u> deductible does not apply	40% coinsurance	Preauthorization is required.	

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.bcbstx.com/coa}}$ .

Common Medical Event	Services You May Need	Tier 1 <u>In-Network Provider</u> (you will pay the least)	Tier 2 <u>In-Network Provider</u>	Out-of-Network  Provider  (you will pay the  most)	Limitations, Exceptions, & Other Important Information
	Generic drugs (Tier 1)	Retail: \$10 Mail order \$20 copay/prescription; deductible does not apply	Retail: \$10 Mail order \$20 copay/prescription; deductible does not apply	Not Covered	Prescription drug deductible (does not apply to generics):
If you need drugs to treat your illness or condition  More information	Preferred brand drugs (Tier 2)	Retail: 20% coinsurance Min \$40 / Max \$70 Mail order 20% coinsurance Min \$80 / Max \$140 copay/prescription	Retail: 20% <u>coinsurance</u> Min \$40 / Max \$70 Mail order 20% <u>coinsurance</u> Min \$80 / Max \$140 <u>copay</u> /prescription	Not Covered	\$50 Individual Retail covers a 31-day supply. Mail order covers a 90-day supply. ACA \$0 Preventive Drug List
about prescription drug coverage is available at www.bcbstx.com/	Non-preferred brand drugs (Tier 3)	Retail: 20% coinsurance Min \$60 / Max \$110 Mail order 20% coinsurance Min \$120 / Max \$220 copay/prescription	Retail: 20% coinsurance Min \$60 / Max \$110 Mail order 20% coinsurance Min \$120 / Max \$220 copay/prescription	Not Covered	medications are covered at no cost.
coa	Specialty drugs	\$10/20%/20%, min/max per prescription as listed above	\$10/20%/20%, min/max per prescription as listed above	Not Covered	Specialty drugs must be obtained from In-Network specialty pharmacy provider. Specialty retail limited to a 30-day supply. Mail order is not covered.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	30% coinsurance	40% coinsurance	None
surgery	Physician/surgeon fees	20% coinsurance	30% coinsurance	40% coinsurance	None
If you need immediate	Emergency room care	\$300 <u>copay</u> /visit; <u>deductible</u> does not apply	\$300 <u>copay</u> /visit; <u>deductible</u> does not apply	\$300 <u>copay</u> /visit; <u>deductible</u> does not apply	Emergency room <u>copay</u> waived if admitted.
medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	20% coinsurance	Ground and air transportation covered.
attention	<u>Urgent care</u>	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	40% coinsurance	None

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.bcbstx.com/coa}}$ .

	What You Will Pay				
Common Medical Event	Services You May Need	Tier 1 <u>In-Network</u> <u>Provider</u> (you will pay the least)	Tier 2 <u>In-Network</u> <u>Provider</u>	Out-of-Network Provider (you will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	30% coinsurance	40% <u>coinsurance</u>	\$250 inpatient admission <u>deductible</u> applies Tier 2 <u>In-Network</u> and \$500 inpatient admission <u>deductible</u> applies <u>Out-of-Network</u> . <u>Preauthorization</u> is required; 50% penalty if not preauthorized <u>Out-of-Network</u> .
	Physician/surgeon fees	20% coinsurance	30% coinsurance	40% coinsurance	None
If you need mental health,	Outpatient services	\$15 <u>copay</u> /office visit; <u>deductible</u> does not apply	\$15 <u>copay</u> /office visit; <u>deductible</u> does not apply	40% coinsurance	Certain services must be preauthorized; refer to your benefit booklet* for details. Virtual visits are available, please refer to your plan policy for more details.
behavioral health, or substance abuse services	Inpatientservices	20% coinsurance	20% coinsurance	40% coinsurance	\$250 inpatient admission <u>deductible</u> applies Tier 2 <u>In-Network</u> and \$500 inpatient admission <u>deductible</u> applies <u>Out-of-Network</u> . <u>Preauthorization</u> is required; 50% penalty if not preauthorized <u>Out-of-Network</u> .
	Office visits	\$15 PCP/\$30 SPC copay/visit; deductible does not apply	\$30 PCP/\$50 SPC copay/visit; deductible does not apply	40% coinsurance	Copay applies to first prenatal visit (per pregnancy). Cost sharing does not apply for preventive services. Depending on the type of services, a copayment,
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	30% coinsurance	40% coinsurance	coinsurance, or deductible may apply.  Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	20% coinsurance	30% coinsurance	40% coinsurance	\$250 inpatient admission <u>deductible</u> applies Tier 2 <u>In-Network</u> and \$500 inpatient admission <u>deductible</u> applies <u>Out-of-Network</u> . <u>Preauthorization</u> is required; 50% penalty if not preauthorized <u>Out-of-Network</u> .

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.bcbstx.com/coa}}$ .

		What You Will Pay			
Common Medical Event	Services You May Need	Tier 1 <u>In-Network</u> <u>Provider</u> (you will pay the least)	Tier 2 <u>In-Network</u> <u>Provider</u>	Out-of-Network Provider (you will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	No Charge; deductible does not apply	No Charge; deductible does not apply	40% coinsurance	Limited to 120 visits per calendar year.  Preauthorization is required.
If you need help recovering or have other special health needs	Rehabilitation services	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	40% coinsurance	In-home speech therapy Tier 1 and Tier 2: \$40 copay
	<u>Habilitation services</u>	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	40% coinsurance	Out-of-Network: 40% coinsurance
	Skilled nursing care	No Charge; deductible does not apply	No Charge; deductible does not apply	40% coinsurance	Preauthorization is required. Inpatient: Unlimited Outpatient: Limited to 60 days per calendar year.
	Durable medical equipment	20% coinsurance	20% coinsurance	40% coinsurance	None
	Hospice services	No Charge; deductible does not apply	No Charge; deductible does not apply	40% coinsurance	Preauthorization is required.
If your child needs dental or	Children's eye exam	\$25 Optometrist / \$35 Ophthalmologist copay/visit; deductible does not apply	\$25 Optometrist / \$35 Ophthalmologist copay/visit; deductible does not apply	40% coinsurance	None
eye care	Children's glasses	Not Covered	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None

**Excluded Services & Other Covered Services:** 

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult and children)
- Hearing aids

- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care (except with diagnosis of diabetes)
- Weight loss programs

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (12 visits per year)
- Bariatric surgery (only at a Blue Distinction Plus facility; limited to 1 per lifetime)
- Chiropractic care (20 visits per year)

Routine eye care (Adult)

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at www.bcbstx.com/coa.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: For group health coverage contact the plan, Blue Cross and Blue Shield of Texas at 1-888-907-7880 or visit <a href="www.bcbstx.com">www.bcbstx.com</a>. For group health coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. For non-federal governmental group health <a href="plans">plans</a>, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a>. Church <a href="plans">plans</a> are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="hwww.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: For group health coverage subject to ERISA: Blue Cross and Blue Shield of Texas at 1-888-907-7880 or visit www.bcbstx.com, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, and the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or www.tdi.texas.gov. For non-federal governmental group health plans and church plans that are group health plans, Blue Cross and Blue Shield of Texas at 1-888-907-7880 or www.bcbstx.com or contact the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or www.tdi.texas.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the Texas Department of Insurance's Consumer Health Assistance Program at 1-800-252-3439 or visit www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/tx.html.

### Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

### Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

#### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-907-7880.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-907-7880.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-888-907-7880.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-907-7880.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

#### **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of <u>in-network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$600
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700

### In this example, Peg would pay:

Cost sharing			
<u>Deductibles</u>	\$600		
Copayments	\$200		
Coinsurance	\$2,100		
What isn't covered			
Limits or exclusions			
The total Peg would pay is	\$2,960		

# Managing Joe's type 2 Diabetes

(a year of routine <u>in-network</u> care of a wellcontrolled condition)

■ The plan's overall deductible	\$600
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
	1 - 7

#### In this example, Joe would pay:

Cost sharing		
Deductibles*	\$650	
Copayments	\$300	
Coinsurance	\$700	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,670	

# **Mia's Simple Fracture**

(<u>in-network</u> emergency room visit and follow up care)

■ The plan's overall deductible	\$600
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
--------------------	---------

#### In this example, Mia would pay:

Cost sharing	
<u>Deductibles</u>	\$600
Copayments	\$700
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,400

<sup>\*</sup>Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

#### Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator Phone: 855-664-7270 (voicemail)

300 E. Randolph St. TTY/TDD: 855-661-6965 35th Floor Fax: 855-661-6960

Chicago, Illinois 60601

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services Phone: 800-368-1019 200 Independence Avenue SW TTY/TDD: 800-537-7697

Room 509F, HHH Building 1019 Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Washington, DC 20201 Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

er ayuda e '10-6984.
10-0904.
إن كان لديك أو لدى ش اية تكلفة. للتحدث مع م
幫助和訊息。
lroit d'obtenir de ez 855-710-6984.
Hilfe und en Sie bitte die
મ. કાર્યક્રમ યવાનો ફક્ક છે.
में निःशुल्क त्रेए 855-710-6984
nazioni nella tua 184.
도움과 정보를 0-6984 로
' t'áá níík'e odíílnih kwe'é
اگر شما، یا کسی که ن کمک و اطلاعات دری
ania zwoń pod
аво на бесплатную еводчиком,
ang makakuha ng g tagasalin-wika,
اگر آپ کو، یا کسی ایر مدد اور معلومات حاص
và nhận thông tin 6984.