

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>In-Network</u> \$350 Individual/\$700 Family <u>Out-of-Network</u> \$700 Individual/\$1,400 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> , emergency room services, inpatient hospital expenses, and certain <u>preventive</u> <u>care</u> , <u>diagnostic test</u> , <u>home health</u> , <u>skilled</u> <u>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 <u>deductibles</u> for specific services?	Yes. Per occurrence: \$500 <u>Out-of-Network</u> inpatient admission. There are no other specific <u>deductibles</u> .	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-pocket limit</u> for this <u>plan</u> ?	For <u>In-Network</u> \$2,300 Individual/\$4,600 Family For <u>Out-of-Network</u> \$4,600 Individual/\$9,200 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-</u> <u>of-pocket limit</u> ?	Premiums, balance-billing charges, preauthorization penalties, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.bcbstx.com</u> or call 1-800-810-2583 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</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's</u> 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 specialist you choose without a referral.

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

C		What Yo	u Will Pay	Limitationa Evantiana 8 Other	
Common Medical Event	Medical Event Services You may Need		Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	30% coinsurance	Virtual visits are available, please refer to your <u>plan</u> policy for more details.	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	30% coinsurance	None	
	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	30% <u>coinsurance</u>	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	<u>Diagnostic test</u> (x-ray, blood work)	No Charge; <u>deductible</u> does not apply	30% coinsurance	\$20 <u>copay</u> applies for lab & x-ray services provided during an office visit.	
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	None	
	Generic drugs	\$10 retail/\$20 mail order <u>copay</u> /prescription; <u>deductible</u> does not apply	\$10 <u>copay</u> /prescription plus 20% <u>coinsurance;</u> <u>deductible</u> does not apply	Retail covers a 30-day supply. With appropriate prescription, up to a 90-day supply is available. Mail order covers a 90-	
If you need drugs to treat your illness or condition More information	Preferred brand drugs	\$20 retail/\$40 mail order <u>copay</u> /prescription; <u>deductible</u> does not apply	\$20 <u>copay</u> /prescription plus 20% <u>coinsurance;</u> <u>deductible</u> does not apply	day supply. <u>Out-of-Network</u> mail order is no covered. Payment of the difference betweet the cost of a brand name drug and a gener may be required if a generic drug is	
about <u>prescription</u> <u>drug coverage</u> is available at	Non-preferred brand drugs	\$35 retail/\$70 mail order <u>copay</u> /prescription; <u>deductible</u> does not apply	\$35 <u>copay</u> /prescription plus 20% <u>coinsurance;</u> <u>deductible</u> does not apply	available. For <u>Out-of-Network</u> pharmacy, member must file <u>claim</u> .	
www.Caremark.com	Specialty drugs	\$10/\$20/\$35 <u>copay</u> /prescription; <u>deductible</u> does not apply	\$10/\$20/\$35 <u>copay</u> /prescription plus 20% <u>coinsurance;</u> <u>deductible</u> does not apply	Specialty drugs are available at any retail pharmacy. Specialty retail limited to a 30-day supply. Mail order is not covered.	
lf you have	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	None	
outpatient surgery	Physician/surgeon fees	10% <u>coinsurance</u>	30% coinsurance	None	

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
lf you need	Emergency room care	\$50 <u>copay</u> /visit plus 10% <u>coinsurance;</u> <u>deductible</u> does not apply	\$50 <u>copay</u> /visit plus 10% <u>coinsurance</u> ; <u>deductible</u> does not apply	Emergency room copay waived if admitted.	
immediate medical attention	Emergency medical transportation	10% coinsurance	10% coinsurance	Ground and air transportation covered.	
	Urgent care	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	30% coinsurance	None	
lf you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance;</u> <u>deductible</u> does not apply	30% <u>coinsurance;</u> <u>deductible</u> does not apply	Plan deductible does not apply, a per-admission deductible of \$500 applies <u>Out-of-Network</u> . <u>Preauthorization</u> is required; \$250 penalty if not preauthorized <u>Out-of-Network</u> .	
	Physician/surgeon fees	10% coinsurance	30% coinsurance	None	
lf you need mental health, behavioral	Outpatient services	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	30% coinsurance	Certain services must be preauthorized; refer to your benefit booklet* for details. Virtual visits are available, please refer to your <u>plan</u> policy for more details.	
health, or substance abuse services	health, or substance abuse		30% <u>coinsurance;</u> <u>deductible</u> does not apply	Plan deductible does not apply, a per-admission deductible of \$500 applies <u>Out-of-Network</u> . <u>Preauthorization</u> is required; \$250 penalty if not preauthorized <u>Out-of-Network</u> .	
	Office visits	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	30% coinsurance	<u>Copav</u> applies to first prenatal visit (per pregnancy). <u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of services,	
lf you are pregnant	Childbirth/delivery professional services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	10% <u>coinsurance;</u> <u>deductible</u> does not apply	30% <u>coinsurance;</u> <u>deductible</u> does not apply	<u>Plan deductible</u> does not apply, a per-admission <u>deductible</u> of \$500 applies <u>Out-of-Network</u> . <u>Preauthorization</u> is required; \$250 penalty if not preauthorized <u>Out-of-Network</u> .	

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

Common		What You	u Will Pay	Limitations, Exceptions, & Other	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Home health care	No Charge; <u>deductible</u> does not apply	30% coinsurance	Limited to 60 visits per calendar year. <u>Preauthorization</u> is required.	
	Rehabilitation services	10% coinsurance	30% coinsurance	None	
If you need help recovering or have	Habilitation services	10% coinsurance	30% coinsurance	None	
other special health needs	Skilled nursing care	No Charge; <u>deductible</u> does not apply	30% coinsurance	Limited to 25 days per calendar year. <u>Preauthorization</u> is required.	
	Durable medical equipment	10% coinsurance	30% coinsurance	None	
	Hospice services	No Charge; <u>deductible</u> does not apply	30% coinsurance	Preauthorization is required.	
lf your obild poodo	Children's eye exam	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	30% coinsurance	None	
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	None	
	Children's dental check-up	Not Covered	Not Covered	None	
xcluded Services & C	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.)				a list of any other excluded services.)	

Services rour <u>Plan</u> Generally Does NOT Co	ver (Check your policy of <u>plan</u> document for more inform	alion and a list of any other <u>excluded services</u> .)
Cosmetic surgery	Long term care	 Routine foot care (with the exception of person
 Dental care (Adult) 	 Private-duty nursing 	with diagnosis of diabetes)
 Infertility treatment 		 Weight loss programs
Other Covered Services (Limitations may a	oply to these services. This isn't a complete list. Please see	e your <u>plan</u> document.)
Acupuncture	• Hearing aids (limited to 1 per ear per 36-month period)	Routine eye care (Adult)
 Bariatric surgery (limited to Blue 	 Non-emergency care when traveling outside the U.S. 	
Distinction facilities; \$10,000 lifetime max)		
 Chiropractic care (35 visits per vear) 		

onnopraciic care (33 visits per year)

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 1-800-521-2227 or visit www.bcbstx.com. 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 www.dol.gov/ebsa/healthreform. For non-federal governmental group health plans, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Church plans 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 Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your <u>Grievance and Appeals Rights</u>: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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 1-800-521-2227 or visit <u>www.bcbstx.com</u>, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>, and the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or <u>www.tdi.texas.gov</u>. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u>, Blue Cross and Blue Shield of Texas at 1-800-252-3439 or <u>www.tdi.texas.gov</u>. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u>, Blue Cross and Blue Shield of Texas at 1-800-252-3439 or <u>www.tdi.texas.gov</u>. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u>, Blue Cross and Blue Shield of Texas at 1-800-252-3439 or <u>www.tdi.texas.gov</u>. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the Texas Department of Insurance's Consumer Health Assistance Program at 1-800-252-3439 or visit <u>www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/tx.html</u>.

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 1-800-521-2227. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-521-2227. Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-521-2227. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-521-2227.

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



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)		Managing Joe's type 2 Diabe (a year of routine <u>in-network</u> care of a controlled condition)			
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$350 \$20 10% 10%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$350 \$20 10% 10%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$350 \$20 10% 10%
This EXAMPLE event includes service Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood w Specialist visit (anesthesia)		This EXAMPLE event includes services <u>Primary care physician</u> office visits (included disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter	ing	This EXAMPLE event includes served Emergency room care (including medi- supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therap	cal
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<u>Cost Sharing</u>		<u>Cost Sharing</u>		Cost Sharing	
<u>Deductibles</u>	\$350	<u>Deductibles</u>	\$350	<u>Deductibles</u>	\$350
<u>Copayments</u>	\$30	<u>Copayments</u>	\$600	<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$1,100	<u>Coinsurance</u>	\$40	<u>Coinsurance</u>	\$200
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$1,540	The total Joe would pay is	\$1,010	The total Mia would pay is	\$650



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 300 E. Randolph St. 35th Floor Chicago, Illinois 60601	Phone: TTY/TDD: Fax:	855-664-7270 (voicemail) 855-661-6965 855-661-6960
You may file a civil rights complaint with the U.S. Depar	tment of Health an	d 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 Form	s: 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.

Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.			
إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة, للتحدث مع مترجم فوري، اتصل على الرقم 6984-710-855.			
如果您, 或您正在協助的對象, 對此有疑問, 您有權利免費以您的母語獲得幫助和訊息。 洽詢一位翻譯員, 請撥電話 號碼 855-710-6984。			
Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.			
Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.			
જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયેક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.			
र्यादे आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न है, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें ।.			
Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.			
만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.			
T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.			
اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 6984-710-855 تماس حاصل نمایید.			
Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.			
Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.			
Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.			
اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کرر ہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-170-855 پر کال کریں۔			
Nêu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Đề nói chuyện với một thông dịch viên, gọi 855-710-6984.			