



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) 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 1-800-565-9140 (TTY: 1-800-848-0299) or visit us at [www.bcbst.com](http://www.bcbst.com). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-565-9140 to request a copy.

| Important Questions                                                       | Answers                                                                                                                       | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>What is the overall <u>deductible</u>?</b>                             | In-network: \$3,500 person/\$7,000 family<br>Out-of-network: \$7,000 person/\$14,000 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> .                                                                                                                    |
| <b>Are there services covered before you meet your <u>deductible</u>?</b> | Yes. <u>Preventive services</u> and Prescription drugs are covered before you meet your <u>deductible</u> (unless specified). | 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> . |
| <b>Are there other <u>deductibles</u> for specific services?</b>          | No.                                                                                                                           | You don't have to meet <u>deductibles</u> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>       | In-network: \$7,000 person/\$14,000 family<br>Out-of-network: \$21,000 person/\$42,000 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.                                                                                                                                                                                                                                          |
| <b>What is not included in the <u>out-of-pocket limit</u>?</b>            | <u>Premium</u> , <u>balance-billing</u> charges, 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> .                                                                                                                                                                                                                                                                                                                                                                                                                       |

| Important Questions                                              | Answers                                                                                                                                                 | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Will you pay less if you use a <u>network provider</u>?</b>   | Yes. See <a href="http://www.bcbst.com/Network-S">http://www.bcbst.com/Network-S</a> or call 1-800-565-9140 for a list of <u>in-network 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. |
| <b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b> | 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.

| Common Medical Event                                                 | Services You May Need                            | What You Will Pay                               |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                    |
|----------------------------------------------------------------------|--------------------------------------------------|-------------------------------------------------|----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                      |                                                  | In-Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                                           |
| <b>If you visit a health care <u>provider's</u> office or clinic</b> | Primary care visit to treat an injury or illness | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | Teladoc Health: 20% coinsurance                                                                                                                                                                                                                                           |
|                                                                      | <u>Specialist</u> visit                          | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | None                                                                                                                                                                                                                                                                      |
|                                                                      | <u>Preventive care/screening/immunization</u>    | No Charge                                       | 40% <u>coinsurance</u>                             | A1c testing will be covered at 100%. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. Travel immunization not covered in office or clinic setting. |
| <b>If you have a test</b>                                            | <u>Diagnostic test</u> (x-ray, blood work)       | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | None                                                                                                                                                                                                                                                                      |
|                                                                      | Imaging (CT/PET scans, MRIs)                     | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | Prior Authorization required. Your cost share may increase to 50% if not obtained.                                                                                                                                                                                        |

| Common Medical Event                                                                                                                                                                                                                  | Services You May Need                                                   | What You Will Pay                                                  |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                       |                                                                         | In-Network Provider<br>(You will pay the least)                    | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                                                                                           |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.bcbst.com/rxp">www.bcbst.com/rxp</a> or contact us at 800-565-9140 | Preferred Generic drugs / Non-Preferred Generic drugs                   | \$10 <u>copay</u> /prescription <u>deductible</u> does not apply.  | 40% <u>coinsurance</u>                             | 30 day supply for Retail Network; up to 90 day supply for Home Delivery or Plus90 Network Copayment per 30 day supply.                                                                                                                    |
|                                                                                                                                                                                                                                       | Preferred brand drugs                                                   | 50% <u>copay deductible</u> does not apply.                        | 40% <u>coinsurance</u>                             | 30 day supply for Retail Network; up to 90 day supply for Home Delivery or Plus90 Network Copayment per 30 day supply.                                                                                                                    |
|                                                                                                                                                                                                                                       | Non-preferred brand drugs                                               | 50% <u>copay deductible</u> does not apply.                        | 40% <u>coinsurance</u>                             | When a brand drug is chosen and a generic drug equivalent is available, you will pay a penalty for the difference between the cost of the brand drug and the generic drug, plus the generic drug <u>copayment</u> or <u>coinsurance</u> . |
|                                                                                                                                                                                                                                       | Preferred <u>Specialty drugs</u> / Non-Preferred <u>Specialty drugs</u> | \$100 <u>copay</u> /prescription <u>deductible</u> does not apply. | Not Covered                                        | Up to a 30 day supply. Must use a pharmacy in the Specialty Pharmacy Network.                                                                                                                                                             |
| <b>If you have outpatient surgery</b>                                                                                                                                                                                                 | Facility fee (e.g., ambulatory surgery center)                          | 20% <u>coinsurance</u>                                             | 40% <u>coinsurance</u>                             | Prior Authorization required for certain outpatient procedures. Your cost share may increase to 50% if not obtained. *See Prior Authorization section.                                                                                    |
|                                                                                                                                                                                                                                       | Physician/surgeon fees                                                  | 20% <u>coinsurance</u>                                             | 40% <u>coinsurance</u>                             | Prior Authorization required for certain outpatient procedures. Your cost share may increase to 50% if not obtained. *See Prior Authorization section.                                                                                    |
| <b>If you need immediate medical attention</b>                                                                                                                                                                                        | <u>Emergency room care</u>                                              | 20% <u>coinsurance</u>                                             | 20% <u>coinsurance</u>                             | None                                                                                                                                                                                                                                      |
|                                                                                                                                                                                                                                       | <u>Emergency medical transportation</u>                                 | 20% <u>coinsurance</u>                                             | 20% <u>coinsurance</u>                             | None                                                                                                                                                                                                                                      |
|                                                                                                                                                                                                                                       | <u>Urgent care</u>                                                      | 20% <u>coinsurance</u>                                             | 40% <u>coinsurance</u>                             | None                                                                                                                                                                                                                                      |
| <b>If you have a hospital stay</b>                                                                                                                                                                                                    | Facility fee (e.g., hospital room)                                      | 20% <u>coinsurance</u>                                             | 40% <u>coinsurance</u>                             | Prior Authorization required. Your cost share may increase to 50% if not obtained.                                                                                                                                                        |
|                                                                                                                                                                                                                                       | Physician/surgeon fees                                                  | 20% <u>coinsurance</u>                                             | 40% <u>coinsurance</u>                             | Prior Authorization required. Your cost share may increase to 50% if not obtained.                                                                                                                                                        |

| Common Medical Event                                                             | Services You May Need                     | What You Will Pay                               |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                            |
|----------------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------------|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                  |                                           | In-Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                   |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                       | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | Prior Authorization required for certain outpatient procedures. Your cost share may increase to 50% if not obtained. *See Prior Authorization section.            |
|                                                                                  | Inpatient services                        | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | Prior Authorization required. Your cost share may increase to 50% if not obtained.                                                                                |
| <b>If you are pregnant</b>                                                       | Office visits                             | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | <u>Cost sharing</u> does not apply for <u>preventive services</u> .                                                                                               |
|                                                                                  | Childbirth/delivery professional services | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | This service may be covered under the Specialty Care Program. Cost Share may vary; use a Blue Distinction Center for best benefit.                                |
|                                                                                  | Childbirth/delivery facility services     | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | This service may be covered under the Specialty Care Program. Cost Share may vary; use a Blue Distinction Center for best benefit.                                |
| <b>If you need help recovering or have other special health needs</b>            | <u>Home health care</u>                   | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | Unlimited                                                                                                                                                         |
|                                                                                  | <u>Rehabilitation services</u>            | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | Therapy limited to 60 visits combined per year. Cardiac/Pulmonary rehab limited to 36 visits per type per year.                                                   |
|                                                                                  | <u>Habilitation services</u>              | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | Therapy limited to 60 visits combined per year. Cardiac/Pulmonary rehab limited to 36 visits per type per year.                                                   |
|                                                                                  | <u>Skilled nursing care</u>               | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | Skilled nursing and rehabilitation facility limited to 60 days combined per year.                                                                                 |
|                                                                                  | <u>Durable medical equipment</u>          | 20% <u>coinsurance</u>                          | 40% <u>coinsurance</u>                             | Prior Authorization may be required for certain durable medical equipment. Your cost share may increase to 50% if not obtained. *See Prior Authorization section. |
|                                                                                  | <u>Hospice services</u>                   | No Charge                                       | 40% <u>coinsurance</u>                             | Prior Authorization required for inpatient hospice. Your cost share may increase to 50% if not obtained.                                                          |
|                                                                                  | Children's eye exam                       | Not Covered                                     | Not Covered                                        | None                                                                                                                                                              |

| Common Medical Event                          | Services You May Need      | What You Will Pay                               |                                                    | Limitations, Exceptions, & Other Important Information |
|-----------------------------------------------|----------------------------|-------------------------------------------------|----------------------------------------------------|--------------------------------------------------------|
|                                               |                            | In-Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |                                                        |
| <b>If your child needs dental or eye care</b> | Children's glasses         | Not Covered                                     | Not Covered                                        | None                                                   |
|                                               | Children's dental check-up | Not Covered                                     | Not Covered                                        | None                                                   |

### Excluded Services & Other Covered Services:

| Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)                      |                                                                                                                                                                                           |                                                                                                                                                                                            |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <ul style="list-style-type: none"> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> <li>Dental care (Children)</li> <li>Hearing aids for adults</li> </ul> | <ul style="list-style-type: none"> <li>Infertility treatment</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> </ul> | <ul style="list-style-type: none"> <li>Routine eye care (Adult)</li> <li>Routine eye care (Children)</li> <li>Routine foot care for non-diabetics</li> <li>Weight loss programs</li> </ul> |  |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)                                                         |                                                                                                                                                                                           |                                                                                                                                                                                            |  |
| <ul style="list-style-type: none"> <li>Acupuncture limited to 60 visits per year</li> </ul>                                                                                                 | <ul style="list-style-type: none"> <li>Chiropractic care limited to 60 visits per year</li> </ul>                                                                                         | <ul style="list-style-type: none"> <li>Hearing aids for children under 18 limited to 1 hearing aid per ear every 3 years</li> </ul>                                                        |  |

**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 plans subject to ERISA, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).
- For non-federal governmental plans, the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).
- For church plans, the State Division of Benefits Administration at 1-866-576-0029.
- BlueCross at 1-800-565-9140 or [www.bcbst.com](http://www.bcbst.com), or contact your plan administrator.

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](http://www.HealthCare.gov) 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:

- BlueCross at 1-800-565-9140 or [www.bcbst.com](http://www.bcbst.com), or your plan administrator.

- For plans subject to ERISA, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).
- The State Division of Benefits Administration at 1-866-576-0029.

Additionally, a consumer assistance program can help you file your appeal. Contact the Tennessee Department of Commerce and Insurance (TDCI) at 1-800-342-4029, <https://sbs.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=tn&dswid=-8432>, or email them at [CIS.Complaints@state.tn.us](mailto:CIS.Complaints@state.tn.us). You may also write them at 500 James Robertson Pkwy, Davy Crockett Tower, 6th Floor, Nashville, TN 37243.

**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 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.

*To see examples of how this plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

|                                               |         |
|-----------------------------------------------|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,500 |
| ■ <u>Specialist</u> <u>coinsurance</u>        | 20%     |
| ■ Hospital (facility) <u>coinsurance</u>      | 20%     |
| ■ Other <u>coinsurance</u>                    | 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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

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

| <u>Cost Sharing</u>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$3,500        |
| <u>Copayments</u>                 | \$50           |
| <u>Coinsurance</u>                | \$1,800        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$20           |
| <b>The total Peg would pay is</b> | <b>\$5,370</b> |

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|                                               |         |
|-----------------------------------------------|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,500 |
| ■ <u>Specialist</u> <u>coinsurance</u>        | 20%     |
| ■ Hospital (facility) <u>coinsurance</u>      | 20%     |
| ■ Other <u>coinsurance</u>                    | 20%     |

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
Diagnostic tests (*blood work*)  
Prescription drugs  
Durable medical equipment (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

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

| <u>Cost Sharing</u>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$3,500        |
| <u>Copayments</u>                 | \$100          |
| <u>Coinsurance</u>                | \$20           |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$30           |
| <b>The total Joe would pay is</b> | <b>\$3,650</b> |

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

|                                               |         |
|-----------------------------------------------|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,500 |
| ■ <u>Specialist</u> <u>coinsurance</u>        | 20%     |
| ■ Hospital (facility) <u>coinsurance</u>      | 20%     |
| ■ Other <u>coinsurance</u>                    | 20%     |

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

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

| <u>Cost Sharing</u>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$2,800        |
| <u>Copayments</u>                 | \$10           |
| <u>Coinsurance</u>                | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,800</b> |

The plan would be responsible for the other costs of these EXAMPLE covered services.

