



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, www.bcbsm.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 <http://www.dol.gov/ebsa/healthreform> or call 1-800-662-6667 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	In Network \$250 per member \$500 per family per calendar year	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible ?	Yes. Preventive care services and virtual office visits are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	\$1,500 per Member/\$3,000 per contract per calendar year	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , the overall family out-of-pocket limit must be met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billed charges, penalties for failure to obtain pre-authorization for services and healthcare the plan does not cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.bcbsm.com or call 800-662-6667 for a list of network providers.	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	Yes, in-network only.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist .

 If **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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 copay	Not covered	
	Specialist visit	\$20 copay	Not covered	
	Preventive care/screening/immunization	Covered 100%	Not covered	
If you have a test	Diagnostic test (x-ray, blood work)	Covered 100% after deductible	Not covered	
	Imaging (CT/PET scans, MRIs)	Covered 100% after deductible	Not covered	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbsm.com	Generic drugs	\$10 copay (30-day supply)	Not covered	Contraceptive drugs and drugs for the treatment of sexual dysfunction not covered; 30-day supply; Mail order covered at 2.5x the applicable copay up to a 90-day supply.
	Preferred brand drugs	20% coinsurance(minimum copay \$30, maximum copay \$100) 30-day supply	Not covered	Contraceptive drugs and drugs for the treatment of sexual dysfunction not covered; 30-day supply; Mail order covered at 2.5x the applicable copay up to a 90-day supply.
	Non-preferred brand drugs	40% coinsurance (minimum copay \$60, maximum copay \$150) 30-day supply	Not covered	Contraceptive drugs and drugs for the treatment of sexual dysfunction not covered; 30-day supply; Mail order covered at 2.5x the applicable copay up to a 90-day supply.
	Specialty drugs	Tiered copays listed above apply	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% coinsurance after deductible.per hospital admission	Not covered	
	Physician/surgeon fees	25% coinsurance after deductible	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	\$200 copay after deductible	Not covered	Copay waived if admitted to the hospital.
	Emergency medical transportation	\$25 copay after deductible per transport	Not covered	
	Urgent care	\$50 copay	Not covered	
If you have a hospital stay	Facility fee (e.g., hospital room)	25% coinsurance after deductible	Not covered	
	Physician/surgeon fees	25% coinsurance after deductible	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 Copay	Not covered	
	Inpatient services	25% coinsurance after deductible	Not covered	
If you are pregnant	Office visits	Covered 100%	Not covered	
	Childbirth/delivery professional services	Covered 100% after deductible	Not covered	
	Childbirth/delivery facility services	25% coinsurance after deductible	Not covered	
If you need help recovering or have other special health needs	Home health care	\$20 copay/visit after deductible	Not covered	
	Rehabilitation services	\$20 copay/visit after deductible	Not covered	Requires prior authorization; limited to 60 visits for each PT/OT/ST per medical episode per calendar year. No visit limits for behavioral health/substance use disorder diagnosis.
	Habilitation services	\$20 copay/visit after deductible	Not covered	Limited to 60 visits combined for PT/OT/ST per medical episode per calendar year. No visit limits for behavioral health/substance use disorder diagnosis.
	Skilled nursing care	Covered 100% after deductible	Not covered	Limited to 45 days per calendar year.
	Durable medical equipment	50% coinsurance	Not covered	
	Hospice services	Covered 100% after	Not covered	Covered 100% when receive authorization.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		deductible		
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	

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 .)			
- Children's dental check up - Children's eye exam - Children's glasses - Cosmetic surgery	- Dental care (adult) - Hearing aids - Infertility treatment - Long term care - Non-emergency care when traveling outside of the U.S.	- Private-duty nursing - Routine eye care (adults) - Routine foot care - Services provided by Cancer Treatment Centers of America including health care services provided by physicians and other health care professionals at the facility.	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
- Bariatric Surgery - Telehealth/Telemedicine	Chiropractic Care	Weight loss program	

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: 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform 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 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 on how 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: bcbsm.com or 1-866-917-7537.

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 To get help reading in your language call the customer service number on the back of your ID card.
Tagalog (Tagalog): Kung kailangan Sequi ang tulong sa Tagalog tumawag sa To get help reading in your language call the customer service number on the back of your ID card.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码To get help reading in your language call the customer service number on the back of your ID card.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' To get help reading in your language call the customer service number on the back of your ID card.

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To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-185

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 [plan's](#) overall [deductible](#) \$250
- [Specialist](#) [\[cost sharing\]](#) \$20
- Hospital (facility) [\[cost sharing\]](#) 25%
- Other [\[cost sharing\]](#) 25%

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
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$150
Copayments	\$10
Coinsurance	\$990
What isn't covered	
Limits or exclusions	\$61
The total Peg would pay is	\$12101

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$150
- [Specialist](#) [\[cost sharing\]](#) \$20

- Hospital (facility) [\[cost sharing\]](#) 25%
- Other [\[cost sharing\]](#) 25%

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)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$250
Copayments	\$1000
Coinsurance	\$900
What isn't covered	

Total Example Cost	\$5,600
Limits or exclusions	\$22
The total Joe would pay is	\$1277

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist](#) [\[cost sharing\]](#) \$20
- Hospital (facility) [\[cost sharing\]](#) 25%

- Other [\[cost sharing\]](#) 25%

This **EXAMPLE** event includes services like:

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

Total Example Cost	\$2,800
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In this example, Mia would pay:
Cost Sharing

Total Example Cost	\$2,800
Deductibles	\$250
Copayments	\$355
Coinsurance	\$124
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$729

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.⁷⁰