Coverage for: Individual/Family | Plan Type: HMO

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, visit www.bcbstx.com/bb/ind/bb-gh3a27bavitxp-tx-2023.pdf or by calling 1-888-697-0683. For general definitions of common terms, such as allowed-amount, balance-billing, coinsurance, coinsurance, <

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care <u>Provider</u> or with IHCP <u>referral</u> at non-IHCP; or \$1,500 Individual/\$4,500 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 deductible?	Yes. Services from Indian Health Care Providers, In-Network Preventive Health Care services, services with a copayment, and some prescription drugs are covered before you meet your deductible.	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?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$5,000 Individual/\$10,000 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.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, 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 www.bcbstx.com/go/bahmo or call 1-888-697-0683 for a list of Participating providers .	You pay the least if you use a <u>provider</u> in IHCP <u>Network</u> . You pay more if you use a <u>provider</u> in Non-IHCP <u>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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

			What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	No Charge	\$45/visit; <u>deductible</u> does not apply	Not Covered	Virtual Visits are available. See your benefit booklet* (Your PCP) for details.
If you visit a health care provider's office or clinic	Specialist visit	No Charge	40% coinsurance	Not Covered	Referral required. Cost sharing waived at non-IHCP with IHCP referral.
provider 5	Preventive care/screening/ immunization	No Charge	No Charge; <u>deductible</u> does not apply	Not Covered	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.
If you have a toot	Diagnostic test (x-ray, blood work)	No Charge	Freestanding Facility: 20% coinsurance Hospital: 40% coinsurance	Not Covered	Referral may be required. Preauthorization may also be required; see your benefit booklet* (Outpatient Lab and X-Ray services) for details. Cost sharing waived at non-IHCP with IHCP referral.
If you have a test	Imaging (CT/PET scans, MRIs)	No Charge	Freestanding Facility: 20% coinsurance Hospital: 40% coinsurance	Not Covered	Referral may be required. Preauthorization may also be required; see your benefit booklet* (Outpatient Lab and X-Ray services) for details. Cost sharing waived at non-IHCP with IHCP referral.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbstx.com/rx23/6T	Preferred generic drugs	No Charge	Retail - Preferred Participating - No Charge Participating - \$10/prescription Mail - No Charge; deductible does not apply	Not Covered	Limited to a 30-day supply at retail (or a 90-day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. Specialty drugs limited to a 30-day supply. Payment of the difference between the cost of a brand name drug and a generic

		What You Will Pay		Limitations, Exceptions, & Other	
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Important Information
	Non-preferred generic drugs	No Charge	Retail - Preferred Participating - \$10/prescription Participating- \$20/prescription Mail -\$30/prescription; deductible does not apply	Not Covered	may also be required if a generic drug is available. Certain drugs require approval before they will be covered. Cost sharing for insulin included in the drug list will not exceed \$25 per prescription for a 30-day supply, regardless of the amount or type of insulin needed to fill the prescription.
	Preferred brand drugs	No Charge	Retail - Preferred Participating- \$50/prescription Participating - \$60/prescription Mail - \$150/prescription; deductible does not apply	Not Covered	
	Non-preferred brand drugs	No Charge	Preferred Participating - 35% coinsurance Participating - 40% coinsurance Mail - 35% coinsurance	Not Covered	
	Preferred specialty drugs	No Charge	45% coinsurance	Not Covered	
	Non-preferred specialty drugs	No Charge	50% coinsurance	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	Freestanding Facility: \$600/visit plus 20% coinsurance Hospital: \$600/visit plus 40% coinsurance	Not Covered	Referral required. Preauthorization may also be required. For Outpatient Infusion Therapy, see your benefit booklet* (Outpatient Facility Services) for details. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No Charge	40% coinsurance	Not Covered	
If you need immediate medical attention	Emergency room care	No Charge	\$950/visit plus 40% coinsurance	\$950/visit plus 40% coinsurance	Copayment waived if admitted. Cost sharing waived at non-IHCP with IHCP referral.

		What You Will Pay		Limitations, Exceptions, & Other	
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Important Information
	Emergency medical transportation	No Charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization may be required for non- emergency transportation; see your benefit booklet* (Ambulance Services) for details. Cost sharing waived at non-IHCP with IHCP referral.
	Urgent care	No Charge	\$60/visit; <u>deductible</u> does not apply	Not Covered	Cost sharing waived at non-IHCP with IHCP referral.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	\$850/visit plus 40% coinsurance	Not Covered	Referral required. Preauthorization may also be required; see your benefit booklet* (Inpatient Hospital Services) for details. Cost sharing waived at non-IHCP with IHCP referral.
ii you nave a nospital stay	Physician/surgeon fees	No Charge	40% <u>coinsurance</u>	Not Covered	Referral required. Preauthorization may also be required; see your benefit booklet* (Inpatient Professional Services) for details. Cost sharing waived at non-IHCP with IHCP referral.
If you need mental health,	Outpatient services	No Charge	40% <u>coinsurance</u> for office visits; 20% <u>coinsurance</u> for other outpatient services	Not Covered	Preauthorization may also be required; see your benefit booklet* (Behavioral Health Services) for details. Cost sharing waived at non-IHCP with IHCP referral.
behavioral health, or substance abuse services	Inpatient services	No Charge	\$850/visit plus 40% coinsurance	Not Covered	Referral required. Preauthorization may also be required; see your benefit booklet* (Behavioral Health Services) for details. Cost sharing waived at non-IHCP with IHCP referral.
If you are pregnant	Office visits	No Charge	Primary Care: \$45/initial visit Specialist: 40% coinsurance	Not Covered	Copayment applies to first prenatal visit (per pregnancy). Cost sharing does not apply for preventive services. Depending on the type of services, copayment, coinsurance or
	Childbirth/delivery professional services	No Charge	40% coinsurance	Not Covered	deductible may apply. Maternity care may include tests and services described

			What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Important Information
	Childbirth/delivery facility services	No Charge	\$850/visit plus 40% coinsurance	Not Covered	elsewhere in the SBC (i.e., ultrasound). Cost sharing waived at non-IHCP with IHCP referral.
	Home health care	No Charge	40% coinsurance	Not Covered	60 visits/year. Referral required. Preauthorization may also be required; see your benefit booklet* (Extended Care Services) for details. Cost sharing waived at non-IHCP with IHCP referral.
	Rehabilitation services	No Charge	40% coinsurance	Not Covered	Separate 35-visit maximum per benefit period for Habilitation and Rehabilitation services,
	Habilitation services	No Charge	40% coinsurance	Not Covered	including chiropractic care. Referral required. Preauthorization may also be required; See your benefit booklet* (Rehabilitation Services and Habilitation Services) for details. Cost sharing waived at non-IHCP with IHCP referral.
If you need help recovering or have other special health needs	Skilled nursing care	No Charge	40% coinsurance	Not Covered	25 days/year. Referral required. Preauthorization may also be required; see your benefit booklet* (Extended Care Services) for details. Cost sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No Charge	40% <u>coinsurance</u>	Not Covered	Referral required. Preauthorization may also be required; see your benefit booklet* (Durable Medical Equipment) for details. Cost sharing waived at non-IHCP with IHCP referral.
	Hospice services	No Charge	40% <u>coinsurance</u>	Not Covered	Referral required. Preauthorization may also be required; see your benefit booklet* (Extended Care Services) for details. Cost sharing waived at non-IHCP with IHCP referral.

			What You Will Pay			Limitations, Exceptions, & Other
	Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Important Information
	If your child needs dental or eye care	Children's eye exam	No Charge	No Charge; <u>deductible</u> does not apply	reimbursement is available; <u>deductible</u> does	One visit per year. Out-of-Network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.
- 1		Children's glasses	No Charge	No Charge; <u>deductible</u> does not apply	available; <u>deductible</u> does not apply	One pair of glasses per year. Reimbursement for frames, lenses, and lens options purchased Out-of-Network is available (not to exceed the retail cost). See your benefit booklet* (Pediatric Vision Care Benefits) for details.
		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.)

- Abortion (except for a pregnancy that, as certified by a physician, places the woman in danger of death or a serious risk of substantial impairment of a major bodily function unless an abortion is performed)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery (except for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors, or diseases when medically necessary)

- Dental care (Adult and Child)
- Infertility treatment (diagnosis and treatment covered; in vitro not covered)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (unless <u>medically</u> necessary)
- Routine eye care (Adult)
- Routine foot care (except when <u>medically</u> <u>necessary</u>)
- Weight loss programs

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

- Chiropractic care (35 visits/year combined with habilitation and rehabilitation services)
- Hearing aids (limited to one hearing aid per ear every 36 months)

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: the plan at Blue Cross and Blue Shield of Texas at 1-888-697-0683 or visit www.bcbstx.com. You may also contact your state insurance department at 1-800-252-3439 or Department of Labor's Employee Benefits Security Administration at 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 OR state health insurance marketplace or SHOP.

Your Grievance and Appeals Rights: 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 on how 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: Texas Department of Insurance at 1-800-578-4677 or visit https://tdi.texas.gov.

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? Not Applicable

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 1-888-697-0683.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-697-0683.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-697-0683. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-697-0683.

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

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbstx.com/bb/ind/bb-gh3a27bavitxp-tx-2023.pdf</u>.

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 in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$0
Specialist copayment	\$0
Hospital (facility) copayment	\$0
■ Other <u>copayment</u>	\$0

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>	\$0		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is			

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$0
■ Specialist copayment	\$0
■ Hospital (facility) copayment	\$0
Other copayment	\$0

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

In this example, Joe would pay:

Cost sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$20

Mia's Simple Fracture

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

■ The plan's overall deductible	\$0
Specialist copayment	\$0
■ Hospital (facility) copayment	\$0
Other copayment	\$0

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Total Example Cost

<u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)

In this example, Mia would pay:

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

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-866-236-1702.

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.

\$2.800



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



BlueCross BlueShield of Texas

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.

Español Spanish	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.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول بلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة اللتحدث مع مترجم فوري، اتصل بلع الرم 6984-710-855.
繁體中文 Chinese	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。
Français French	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.
Deutsch German	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.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રેમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખયેર, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હ્ક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है। किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Italiano Italian	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.
한국어 Korean	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.
Diné Navajo	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.
فارس <i>ی</i> Persian	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 شهافی، با شماره تمسا حاصل نمایید 8984-710-898
Polski Polish	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.
Русский Russian	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.
Tagalog Tagalog	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.
اردو Urdu	اگر آپ کسی ایسے فرد کو جس کسی آپ مدد کورہے ہیں، کوئی سروال درپیش دے تو، آپ کو اپنی زبان میں مفتصدد اور معلومات حاصل کرنے کا حق دے. مترجم سے بات کرنے کے لیےے، 894-710-858 پر کال کریں.
Tiếng Việt Vietnamese	Nếu 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. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.