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, visit www.bcbstx.com/bb/ind/bb-ghsa01bftitxo-tx-2022.pdf or by calling 1-888-697-0683. 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 www.healthcare.gov/sbc-glossary/ or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$1,100 Individual/\$3,300 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. In-Network Preventive Health Care services, services with a <u>copayment</u> , and some <u>prescription</u> <u>drugs</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?		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> ?	\$8,700 Individual/\$17,400 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?	Premiums, <u>balance-billed</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 <u>www.bcbstx.com/go/mbh</u> or call 1-888-697-0683 for a list of Participating providers.	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> ?	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> .



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.

		What You Will Pay			
Common Medical Event		Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
		Primary care visit to treat an injury or illness	Select PCP: No Charge; <u>deductible</u> does not apply All other providers: \$20/visit; <u>deductible</u> does not apply	Not Covered	To obtain No Charge, you must choose a Select Physician as your PCP (<u>Primary Care</u> <u>Physician</u>). Virtual Visits are available. See your benefit booklet* for details.
	If you visit a health care provider's office or clinic	<u>Specialist</u> visit	30% <u>coinsurance</u>	Not Covered	Referral required.
<u>provider s</u> office of cliffic	Preventive care/screening/ immunization	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.	
lf you have a test	lf you have a test	<u>Diagnostic test</u> (x- ray, blood work)	Freestanding Facility (including bloodwork performed by a Select PCP): 20% <u>coinsurance</u> Hospital (including bloodwork):30% <u>coinsurance</u> In Office: Certain X-Rays, Ultrasounds, and ECGs ordered by Select PCP): No Charge; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> may be required. <u>Preauthorization</u> may also be required. Certain X-Rays, Ultrasounds, and ECGs as listed in our Schedule of <u>Copayments</u> and Benefit Limits in your benefit booklet are covered at No Charge in office with a Select PCP. To obtain No Charge, you must choose a Select Physician as your PCP, and the services must be performed in office with a Select PCP. see your benefit booklet* for details.
	Imaging (CT/PET scans, MRIs)	Freestanding Facility:20% <u>coinsurance</u> Hospital:30% <u>coinsurance</u>	Not Covered	<u>Referral</u> may be required. <u>Preauthorization</u> may also be required. See your benefit booklet* for details.	

	What You Will Pay			
Common Medical Event	Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbstx.com/rx22	Preferred generic drugs	Retail - Preferred Participating - \$5/prescription Participating - \$10 /prescription Mail - \$15/prescription; <u>deductible</u> 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. <u>Specialty drugs</u> limited to a 30-day supply. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available. Certain drugs require approval before they will be covered. <u>Cost-sharing</u> 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.
	Non-preferred generic drugs	Retail - Preferred Participating - \$15/prescription Participating - \$25/prescription Mail - \$45/prescription; <u>deductible</u> does not apply	Not Covered	
	Preferred brand drugs	Retail - Preferred Participating - 30% <u>coinsurance</u> Participating - 35% <u>coinsurance</u> Mail - 30% <u>coinsurance</u> /prescription	Not Covered	
	Non-preferred brand drugs	Retail - Preferred Participating - 35% <u>coinsurance</u> Participating - 40% <u>coinsurance</u> Mail - 35% <u>coinsurance</u> /prescription	Not Covered	
	Preferred <u>specialty</u> drugs	45% <u>coinsurance</u>	Not Covered	
	Non-preferred specialty drugs	50% <u>coinsurance</u>	Not Covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Freestanding Facility: \$300/visit plus 20% <u>coinsurance</u> Hospital: \$300/visit plus 30% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required. For Outpatient Infusion Therapy, see your benefit booklet* for details.
surgery	Physician/surgeon fees	30% <u>coinsurance</u>	Not Covered	
If you need immediate medical attention	Emergency room care	\$950/visit plus 30% <u>coinsurance</u>	\$950/visit plus 30% <u>coinsurance</u>	Copayment waived if admitted.
	Emergency medical transportation	30% <u>coinsurance</u>	30% <u>coinsurance</u>	Preauthorization may be required for non- emergency transportation; see your benefit booklet* for details.
	Urgent care	\$45/visit; <u>deductible</u> does not apply	Not Covered	None

			What You Will Pay		
Common Medical Event	Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$850/visit plus 30% <u>coinsurance</u>	Not Covered	Referral required. Preauthorization may also be required; see your benefit booklet* for details.	
	Physician/surgeon fees	30% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.	
If you need mental health, behavioral health, or substance abuse services		Outpatient services	20% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
	Inpatient services	\$850/visit plus 30% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.	

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Office visits	Primary Care: \$20/initial visit <u>Specialist</u> : 30% <u>coinsurance</u>	Not Covered	<u>Copayment</u> applies to first prenatal visit (per pregnancy). <u>Cost sharing</u> does not apply for
If you are pregnant	Childbirth/delivery professional services	30% <u>coinsurance</u>	Not Covered	preventive services. Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may
	Childbirth/delivery facility services	\$850/visit plus 30% <u>coinsurance</u>	Not Covered	include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Home health care	30% <u>coinsurance</u>	Not Covered	60 visits/year. <u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
	Rehabilitation services	30% coinsurance	Not Covered	Separate 35 visit maximum per benefit period for <u>Habilitation</u> and <u>Rehabilitation services</u> ,
If you need help recovering	Habilitation services	30% <u>coinsurance</u>	Not Covered	including chiropractic care. <u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
or have other special health needs	Skilled nursing care	30% <u>coinsurance</u>	Not Covered	25 days/year. <u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
	Durable medical equipment	30% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
	Hospice services	30% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
	Children's eye exam	No Charge; <u>deductible</u> does not apply	Up to a \$30 reimbursement is available; <u>deductible</u> does not apply	One visit per year. Out-of-Network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.
If your child needs dental or eye care	Children's glasses	No Charge; <u>deductible</u> does not apply	Up to a \$75 reimbursement is 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.

	Services You May Need	What You Will Pay		
Common Medical Event		Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered 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 	 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 medically necessary) Routine eye care (Adult) Routine foot care (except in connection with diabetes, circulatory disorders of the lower extremities, peripheral vascular disease, peripheral neuropathy, or chronic arterial or venous insufficiency) Weight loss programs 			
 from accidental injuries, scars, tumors or diseases when <u>medically necessary</u>) Dental care (Adult and Child) 				
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> 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 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: 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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 <u>plan</u> might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this 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	\$1,100
Specialist coinsurance	30%
Hospital (facility) <u>copay/coins</u>	\$850+30%
Other coinsurance	30%

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)

In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,100
<u>Copayments</u>	\$900
Coinsurance	\$3,100
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$5,160

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$1,100
Specialist coinsurance	30%
Hospital (facility) <u>copay/coins</u>	\$850+30%
Other coinsurance	30%

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			
Deductibles	\$1,100		
<u>Copayments</u>	\$400		
Coinsurance	\$30		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$1,550		

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

The plan's overall deductible	\$1,100
Specialist coinsurance	30%
Hospital (facility) <u>copay/coins</u>	\$850+30%
Other coinsurance	30%

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		
<u>Deductibles</u>	\$1,100	
<u>Copayments</u>	\$400	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,900	

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



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	Email:	CivilRightsCoordinator@hcsc.net
You may file a civil rights complaint with the U.S. Departmer	nt of Health and Hu	man 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 ىلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة المتحدث مع مترجم فوري، اتصل ىلع 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	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખચેર, તમારી ભાષામાં મદદ અને
Gujarati	માહિતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी	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।
Hindi	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	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가
Korean	필요하시면 855-710-6984 로 전화하십시오.
Diné	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.
Navajo	Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی	اگر شما، يا كسى كه شما به او كمك مي كنيد، سؤالى داشته باشيد، حق اين را داريد كه به زيان خود، به طور رايگان كمك و اطلاعات دريافت نماييد جهت گفتگو با يك مترجم شهافى، با شماره
Persian	تمسا حاصل نماييد 6984-710-855
Polski	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z
Polish	tłumaczem, zadzwoń pod numer 855-710-6984.
Русский	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке.
Russian	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.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کسی آپ مدد کررہے ہیں، کوئی سروال درپیش ہے تو، آپ کو اپنی زبان میں مفتحدد اور معلومات حاصل کرن ہے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔
Tiếng Việt	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
Vietnamese	dịch viên, gọi 855-710-6984.