Coverage for: Individual/Family | Plan Type: HMO

BlueCross BlueShield of Texas: Blue Advantage Plus SilverSM 705

756-4448 to request a copy.

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_so6a79bavitxp_tx_2024.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-

Important Questions Why This Matters: **Answers** What is the overall Network: \$0 Individual/\$0 Family See the Common Medical Events chart below for your costs for services this plan covers. deductible? Out-of-Network: \$15.000 Individual/\$45,000 Family This plan covers some items and services even if you haven't yet met the deductible amount. But a Are there services covered Yes. before you meet your 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 deductible? www.healthcare.gov/coverage/preventive-care-benefits/. Are there other deductibles No. You don't have to meet deductibles for specific services. for specific services? Network: \$1,800 Individual/\$3,600 The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family What is the out-of-pocket limit for this plan? Family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-Out-of-Network: Unlimited pocket limit has been met. Individual/Unlimited Family What is not included in the Premiums, balance-billing charges, Even though you pay these expenses, they don't count toward the out-of-pocket limit. and health care this plan doesn't out-of-pocket limit? cover. Yes, See www.bcbstx.com/go/bahmo Will you pay less if you use 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 a network provider? or call 1-888-697-0683 for a list of difference between the provider's charge and what your plan pays (balance billing). Be aware, your Participating providers. network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. This plan will pay some or all of the costs to see a specialist for covered services but only if you have a Do you need a referral to Yes. see a specialist? referral before you see the specialist.

	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	No Charge	50% coinsurance	Virtual Visits are available. See your benefit booklet* (Your PCP) for details.
If you visit a health care	Specialist visit	\$10/visit	50% coinsurance	Referral required.
provider's office or clinic	Preventive care/screening/ immunization	No Charge	50% coinsurance	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)	25% coinsurance	50% coinsurance	Referral may be required. Preauthorization may also be required; see your benefit booklet* (Outpatient Lab and X-Ray services) for details.
If you have a test	Imaging (CT/PET scans, MRIs)	25% coinsurance	50% coinsurance	Referral may be required. Preauthorization may also be required; see your benefit booklet* (Outpatient Lab and X-Ray services) for details.
If you need drugs to treat your illness or condition	Generic drugs	No Charge	Retail - No Charge; deductible does not apply plus 50% additional charge	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
More information about prescription drug coverage is available at	Brand drugs (Preferred)	Retail - Preferred Participating - \$15/prescription Participating - \$15/prescription Mail - \$45/prescription	Retail - \$15/prescription; deductible does not apply plus 50% additional charge	supply except for certain FDA-designated dosing regimens. 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. Additional Out-of-Network
www.bcbstx.com/rx24/4T	Brand drugs (Non- preferred)	Retail - Preferred Participating - \$50/prescription Participating - \$50/prescription Mail - \$150/prescription	Retail - \$50/prescription; deductible does not apply plus 50% additional charge	charge will not apply to any <u>deductible</u> or out- of-pocket amounts. Certain drugs require approval before they will be covered. <u>Cost</u>

^{*}For more information about limitations and exceptions, see the \underline{plan} or policy document at $\underline{www.bcbstx.com/bb/ind/bb_so6a79bavitxp_tx_2024.pdf}$.

	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
	Specialty drugs	\$150/prescription	\$150/prescription; deductible does not apply plus 50% additional charge	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.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	\$2,000/visit plus 50% coinsurance	Referral required. Preauthorization may also be required. For Outpatient Infusion Therapy, see your benefit booklet* (Outpatient Facility
surgery	Physician/surgeon fees	25% coinsurance	50% coinsurance	Services) for details.
	Emergency room care	25% coinsurance	25% coinsurance	None
If you need immediate medical attention	Emergency medical transportation	25% coinsurance	25% coinsurance	<u>Preauthorization</u> may be required for non- emergency transportation; see your benefit booklet* (Ambulance Services) for details.
	<u>Urgent care</u>	\$5/visit	50% coinsurance	None
	Facility fee (e.g., hospital room)	25% coinsurance	\$2,000/visit plus 50% coinsurance	Referral required. Preauthorization may also be required; see your benefit booklet* (Inpatient Hospital Services) for details.
If you have a hospital stay	Physician/surgeon fees	25% coinsurance	50% coinsurance	Referral required. Preauthorization may also be required; see your benefit booklet* (Inpatient Professional Services) for details.
If you need mental health, behavioral health, or	Outpatient services	No Charge/office visit; 25% coinsurance for other outpatient services	50% coinsurance	<u>Preauthorization</u> may be required; see your benefit booklet* (Behavioral Health Services) for details.
substance abuse services	Inpatient services	25% coinsurance	\$2,000/visit plus 50% coinsurance	Referral required. Preauthorization may also be required; see your benefit booklet* (Behavioral Health Services) for details.
If you are pregnant	Office visits	Primary Care: No Charge Specialist: \$10/initial visit	50% coinsurance	Copayment applies to first prenatal visit (per pregnancy). Cost sharing does not apply for
ii you are pregnant	Childbirth/delivery professional services	25% coinsurance	50% coinsurance	<u>preventive services</u> . Depending on the type of services, <u>copayment</u> or <u>coinsurance</u> may

^{*}For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{www.bcbstx.com/bb/ind/bb_so6a79bavitxp_tx_2024.pdf}}$.

	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
	Childbirth/delivery facility services	25% coinsurance	\$2,000/visit plus 50% coinsurance	apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Home health care	25% coinsurance	50% coinsurance	60 visits/year. Referral required. Preauthorization may also be required; see your benefit booklet* (Extended Care Services) for details.
	Rehabilitation services	No Charge	50% coinsurance	Separate 35-visit maximum per benefit period for Habilitation and Rehabilitation services,
If you need help recovering or have other special health needs	Habilitation services	No Charge	50% coinsurance	including chiropractic care. <u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* (<u>Rehabilitation Services</u> and <u>Habilitation Services</u>) for details.
	Skilled nursing care	25% coinsurance	50% coinsurance	25 days/year. Referral required. Preauthorization may also be required; see your benefit booklet* (Extended Care Services) for details.
	Durable medical equipment	25% coinsurance	50% coinsurance	Referral required. Preauthorization may also be required; see your benefit booklet* (Durable Medical Equipment) for details.
	Hospice services	25% coinsurance	50% coinsurance	Referral required. Preauthorization may also be required; see your benefit booklet* (Extended Care Services) for details.
	Children's eye exam	No Charge	Up to a \$30 reimbursement is available; deductible 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	Up to a \$75 reimbursement is available; deductible 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:

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 necessary</u>)
- Routine eye care (Adult)
- Routine foot care (Except when <u>medically</u> necessary)
- Weight loss programs

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 1 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 <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.

About these Coverage Examples:



Total Example Cost

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	\$10
■ Hospital (facility) coinsurance	25%
Other coinsurance	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)

In this example, Peg would pay:	
Cost sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,800
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,860

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	\$10
■ Hospital (facility) coinsurance	25%
Other coinsurance	25%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

\$12,700

Total Example Cost

Durable medical equipment (glucose meter)

	1 - 7
In this example, Joe would pay:	
Cost sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$200
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$420

\$5,600

Mia's Simple Fracture

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

■ The plan's overall deductible	\$0
Specialist copayment	\$10
Hospital (facility) coinsurance	25%
Other coinsurance	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
In this example, Mia would pay:	
in the oxiding to, this house pay.	

Cost sharing	
<u>Deductibles</u>	\$0
Copayments	\$30
Coinsurance	\$500
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$530



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.

Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول بلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة اللتحدث مع مترجم فوري، اتصل بلع الرم 6984-710-855.
如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખચેર્, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
यिद आपके, या आप जिसकी सहायता कर रहे हैं उसके, 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।.
Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید جهت گفتگو با یک مترجم شهافی، با شماره تمسا حاصل نمایید 894-710-858
Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اگر آپ کو، یا کسی ایسے فرد کس جس کسی آپ مہدد کررہے ہیں، کوئی سروال درپیش ہے تو، آپ کس اپنی زبان میں مفتصدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لھے، 8984-710-858 پر کال کریں.
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.