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 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 <a href="https://www.bcbstx.com/bb/ind/bbsosa79bavitxo-tx-2023.pdf">www.bcbstx.com/bb/ind/bbsosa79bavitxo-tx-2023.pdf</a> or by calling 1-888-697-0683. For general definitions of common terms, such as <a href="mailto:allowed-amount">allowed-amount</a>, <a href="mailto:balance-billing">balance-billing</a>, <a href="mailto:coinsurance">coinsurance</a>, <a href="mailto:coinsurance-billing">coinsurance</a>, <a

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$5,800 Individual/\$11,600 Family Out-of-Network: \$15,000 Individual/\$45,000 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> .
Are there services covered before you meet your deductible?	Yes. 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> ?	Network: \$8,900 Individual/\$17,800 Family Out-of-Network: Unlimited Individual/Unlimited 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 <a href="https://www.bcbstx.com/go/bahmo">www.bcbstx.com/go/bahmo</a> or call 1-888-697-0683 for a list of Participating <a href="providers">providers</a> .	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> .

		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	\$40/visit; deductible does not apply	50% coinsurance	Virtual Visits are available. See your benefit booklet* (Your PCP) for details.
If you visit a health care	Specialist visit	\$80/visit; deductible does not apply	50% coinsurance	Referral required.
provider's office or clinic	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	50% <u>coinsurance</u>	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 test	Diagnostic test (x-ray, blood work)	40% 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)	40% coinsurance	50% <u>coinsurance</u>	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	Generic drugs	Retail - Preferred Participating - \$20/prescription Participating - \$20/prescription Mail - \$60/prescription; deductible does not apply	Retail - \$20/prescription; 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 supply. Payment of the difference between
your illness or condition More information about prescription drug coverage is available at www.bcbstx.com/rx23/4T	Preferred brand drugs	Retail - Preferred Participating - \$40/prescription Participating - \$40/prescription Mail - \$120/prescription; deductible does not apply	Retail - \$40/prescription; deductible does not apply plus 50% additional charge	the cost of a brand name drug and a generic may also be required if a generic drug is available. Additional Out-of-Network charge will not apply to any deductible or out-of-pocket amounts. Certain drugs require approval before they will be covered. Cost
	Non-preferred brand drugs	Retail - Preferred Participating - \$80/prescription Participating - \$80/prescription Mail - \$240/prescription	Retail - \$80/prescription; plus 50% additional charge	sharing for insulin included in the drug list will not exceed \$25 per prescription for a 30-day

		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	\$350/prescription	\$350/prescription plus 50% additional charge	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)	40% 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	40% coinsurance	50% coinsurance	Services) for details.
	Emergency room care	40% coinsurance	40% coinsurance	None
If you need immediate medical attention	Emergency medical transportation	40% coinsurance	40% coinsurance	Preauthorization may be required for non- emergency transportation; see your benefit booklet* (Ambulance Services) for details.
	Urgent care	\$60/visit; deductible does not apply	50% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	\$2,000/visit plus 50% coinsurance	Referral required. Preauthorization may also be required; see your benefit booklet* (Inpatient Hospital Services) for details.
	Physician/surgeon fees	40% coinsurance	50% coinsurance	Referral required. Preauthorization may also be required; see your benefit booklet* (Inpatient Professional Services) for details.
If you need mental health,	Outpatient services	\$40/office visit; deductible does not apply; 40% coinsurance for other outpatient services	50% coinsurance	Preauthorization may also be required; see your benefit booklet* (Behavioral Health Services) for details.
behavioral health, or substance abuse services	Inpatient services	40% coinsurance	\$2,000/visit plus 50% coinsurance	Referral required. Preauthorization may also be required; see your benefit booklet* (Behavioral Health Services) for details.
	Office visits	Primary Care: \$40/initial visit Specialist: \$80/initial visit; deductible does not apply	50% <u>coinsurance</u>	<u>Copayment</u> applies to first prenatal visit (per pregnancy). <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type
If you are pregnant	Childbirth/delivery professional services	40% coinsurance	50% coinsurance	of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described
	Childbirth/delivery facility services	40% coinsurance	\$2,000/visit plus 50% coinsurance	elsewhere in the SBC (i.e., ultrasound).

 $<sup>{}^*</sup> For more information about limitations and exceptions, see the \underline{\textit{plan}} \ or \ policy \ document \ at \ \underline{\textit{www.bcbstx.com/bb/ind/bb-sosa79bavitxo-tx-2023.pdf}.$ 

		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
	Home health care	40% coinsurance	50% coinsurance	60 visits/year. Referral required. Preauthorization may also be required; see your benefit booklet* (Extended Care Services) for details.
	Rehabilitation services	\$40/visit; deductible does not apply	50% coinsurance	Separate 35-visit maximum per benefit period for Habilitation and Rehabilitation services,
If you need help recovering	Habilitation services	\$40/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	including chiropractic care. Referral required. Preauthorization may also be required; see your benefit booklet* (Rehabilitation Services and Habilitation Services) for details.
or have other special health needs	Skilled nursing care	40% coinsurance	50% <u>coinsurance</u>	25 days/year. Referral required. Preauthorization may also be required; see your benefit booklet* (Extended Care Services) for details.
	<u>Durable medical</u> <u>equipment</u>	40% coinsurance	50% <u>coinsurance</u>	Referral required. Preauthorization may also be required; see your benefit booklet* (Durable Medical Equipment) for details.
	Hospice services	40% 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; <u>deductible</u> does not apply	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; <u>deductible</u> does not apply	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.
	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</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 <a href="www.bcbstx.com">www.bcbstx.com</a>. 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 <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> 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 <a href="https://tdi.texas.gov">https://tdi.texas.gov</a>.

#### 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 <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	\$5,800
Specialist copayment	\$80
Hospital (facility) coinsurance	40%
Other coinsurance	40%

#### 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		
<u>Deductibles</u>	\$5,800	
Copayments	\$50	
Coinsurance	\$2,700	
What isn't covered		
Limits or exclusions \$6		
The total Peg would pay is	\$8,610	

# **Managing Joe's Type 2 Diabetes**

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

■ The plan's overall deductible	\$5,800
Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
Other coinsurance	40%

#### 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>	\$1,100	
Copayments	\$900	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions \$2		
The total Joe would pay is \$2,02		

## **Mia's Simple Fracture**

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

■ The plan's overall deductible	\$5,800
Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
Other coinsurance	40%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

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

Total Example Cost	\$2,800

# In this example, Mia would pay:

Cost sharing	
<u>Deductibles</u>	\$2,100
Copayments	\$400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,500



# 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.