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, call 1-866-355-5999 or visit www.bcbstx.com/trscarestandard. 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> ?	<u>In-Network</u> : \$1,600 Individual / \$3,200 Family <u>Out-of-Network</u> : \$3,200 Individual / \$6,400 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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. Certain <u>preventive care</u> is 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>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	<u>In-Network</u> : \$5,650 Individual / \$11,300 Family <u>Out-of-Network</u> : \$11,300 Individual / \$22,600 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-billing</u> charges, <u>preauthorization</u> penalties, 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</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.bcbstx.com/trscarestandard</u> or call 1-866-355-5999 for a list of <u>network providers</u> .	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</u> <u>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> ?	No.	You can see the specialist you choose without a referral.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common	Services You May	What You Will Pay			
Medical Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	20% <u>coinsurance</u>	40% coinsurance	Includes Internist, General Physician, Family Practitioner, Pediatrician, Behavioral Health Physicians, or Gynecologist. Virtual visits may be available, please refer to your <u>plan</u> policy for more details; TRS Virtual Health Medical Consult Fee Teladoc: \$42, RediMD \$30.	
If you visit a health care <u>provider's</u>	<u>Specialist</u> visit	20% coinsurance	40% coinsurance	None	
office or clinic	<u>Preventive</u> <u>care/screening</u> /immuni zation	No Charge; <u>deductible</u> does not apply	40% <u>coinsurance</u>	TRS <u>Preventive Care</u> – <u>https://www.trs.texas.gov/Pages/healthcare_covered_preventive</u> <u>care.aspx</u> . You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% coinsurance	None	
-	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Preauthorization may be required.	

Common	Services Veu Mey	Services You May What You Will Pay			
Medical Event	Need	In-Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Other Important Information	
	Generic drugs	(You will pay the least) 20% <u>coinsurance</u> after the <u>deductible</u>	(You will pay the most) 20% <u>coinsurance</u> after the <u>deductible</u>	Covers 31-day supply (Retail), 60–90-day supply (Mail Order Retail Maintenance). Your cost will be higher for choosing Brand over Generics unless prescribed "dispense as written." Out-of-Network clain are covered through a direct claim submission. Reimburseme	
If you need drugs to treat your illness or condition	Preferred brand drugs	20% <u>coinsurance</u> after the <u>deductible</u>	20% <u>coinsurance</u> after the <u>deductible</u>	is the allowed amount for what would have been charged by a network pharmacy less the copayment after the drug deductible is met. All Specialty drugs must be filled at Accredo Specialty Pharmacy 800-596-7701. Specialty medications are not covered through the retail pharmacy. All Specialty medications are	
More information about <u>prescription</u> <u>drug coverage</u> is available at express- scripts.com/trscaresta ndard	Non-preferred brand drugs	20% <u>coinsurance</u> after the <u>deductible</u>	20% <u>coinsurance</u> after the <u>deductible</u>	limited to a 31-day supply. The SaveOnSP program allows yo to get select Specialty medications at no cost to you. SaveOr can be reached at 800-683-1704 to address any questions regarding the SaveOnSP program. Formulary Insulin Out of Pocket Cost: Copayment/prescriptio deductible doesn't apply: \$25 (Retail), \$75 (Mail Order or Ret	
	Specialty drugs	20% <u>coinsurance</u> after the <u>deductible</u>	20% <u>coinsurance</u> after the <u>deductible</u>	Maintenance) Please contact customer service at 855-778-1459 if you would like to verify if your insulin is under the formulary. Needles, lancets, and syringes 90-day supply: \$0 Copay Non-Formulary and Brand: Deductible and copays/coinsurance apply. Diabetic supplies are not required to be processed on the same day as insulin.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	None	
		20% coinsurance	40% coinsurance	None	
If you need immediate medical	Emergency room care Emergency medical transportation	20% <u>coinsurance</u> 20% <u>coinsurance</u>	20% <u>coinsurance</u> 20% <u>coinsurance</u>	None Ground and air transportation covered. Air transportation requires <u>preauthorization</u> . Non-emergency transport: not covered, except if <u>preauthorized</u> .	
attention	Urgent care	20% coinsurance	40% coinsurance	None	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbstx.com/trscarestandard</u>.

Common	Common Services You May		ou Will Pay		
Medical Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
lf you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required; \$400 penalty if not preauthorized <u>Out-of-Network</u> . Member pays the balance of covered charges over \$500 per day for <u>out-of-network facilities</u> .	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Certain services must be preauthorized; refer to your benefit booklet* for details. Therapy visits can be with a psychiatrist, psychologist, licensed clinical social worker, counselor or therapist. Virtual visits are available through TRS-Virtual Health, please refer to your <u>plan</u> policy for more details; Behavioral Health Consult Fees: Psychiatrist (Initial Visit) \$185.00, Psychiatrist (Ongoing Visit) \$95.00, Psychologist, Licensed Clinical Social Worker \$85.00.	
	Inpatient services	20% coinsurance	40% coinsurance	<u>Preauthorization</u> is required; \$400 penalty if not preauthorized <u>Out-of-Network</u> . Member pays the balance of covered charges over \$500 per day for <u>out-of-network facilities</u> .	
	Office visits	20% coinsurance	40% coinsurance	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% <u>coinsurance</u>	elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	<u>Preauthorization</u> is required; \$400 penalty if not preauthorized <u>Out-of-Network</u> . Member pays the balance of covered charges over \$500 per day for <u>out-of-network facilities</u> .	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	<u>Preauthorization</u> is required. Limited to 120 visits per calendar year combined for home health and private duty nursing. Member pays the balance of covered charges over \$500 per day for <u>out-of-network facilities</u> .	

Common	Services You May	What You Will Pay			
Medical Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Rehabilitation services	20% coinsurance	40% coinsurance	Limited to 25 days for physical therapy and occupational therapy per calendar year – additional allowed if medically necessary. This includes physical therapy, occupational therapy, and	
	Habilitation services	20% <u>coinsurance</u>	40% coinsurance	speech therapy.	
	Skilled nursing care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 25 days per calendar year. <u>Preauthorization</u> is required. Member pays the balance of covered charges over \$500 per day for <u>out-of-network facilities</u> .	
	Durable medical equipment	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 1 durable medical equipment for same/similar purpose. Excludes repairs for misuse/abuse.	
	Hospice services	20% coinsurance	40% coinsurance	Preauthorization is required. Member pays the balance of covered charges over \$500 per day for <u>out-of-network facilities</u> .	
	Children's eye exam	Not Covered	Not Covered	None	
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	None	
	Children's dental check-up	Not Covered	Not Covered	None	

Excluded services & Other Covered Services:

Services Your Plan Generally D	oes NOT Cover (Check your policy or <u>plan</u> document for more info	rmation and a list of any other <u>excluded services</u> .)
Cosmetic surgeryDental care (Adult)Infertility treatment	 Long-term care Non-emergency care when traveling outside the U.S. Routine eye care (Adult, with the exception of person with diagnosis of diabetes) 	Routine foot careWeight loss programs
Other Covered Services (Limita	tions may apply to these services. This isn't a complete list. Please	e see your <u>plan</u> document.)
AcupunctureBariatric surgery	 Chiropractic care (20 visits per calendar year) Hearing aids (limited to \$1,000 per ear per 36-month period 	 Private-duty nursing

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: For group health coverage contact the <u>plan</u>, Blue Cross and Blue Shield of Texas at 1-866-355-5999 or visit <u>www.bcbstx.com</u>. For group health coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. For non-federal governmental group health <u>plans</u>, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Church <u>plans</u> are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

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 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: For group health coverage subject to ERISA: Blue Cross and Blue Shield of Texas at 1-866-355-5999 or visit <u>www.bcbstx.com</u>, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>, and the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or <u>www.tdi.texas.gov</u>. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u>, Blue Cross and Blue Shield of Texas at 1-866-355-5999 or <u>www.tdi.texas.gov</u>. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u>, Blue Cross and Blue Shield of Texas at 1-866-355-5999 or <u>www.tdi.texas.gov</u>. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u>, Blue Cross and Blue Shield of Texas at 1-866-355-5999 or <u>www.tdi.texas.gov</u>. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the Texas Department of Insurance's Consumer Health Assistance Program at 1-800-252-3439 or visit <u>www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/tx.html</u>.

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 1-866-355-5999. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-355-5999. Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-866-355-5999. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-866-355-5999.

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)		Managing Joe's Type 2 Diab (a year of routine in-network care of controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)		
The plan's overall deductible\$1,600Specialist coinsurance20%Hospital (facility) coinsurance20%Other coinsurance20%		 The <u>plan's</u> overall <u>deductible</u> \$1,60 <u>Specialist coinsurance</u> 20% Hospital (facility) <u>coinsurance</u> 20% Other <u>coinsurance</u> 20% 		 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,600 20% 20% 20%
This EXAMPLE event includes services <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood wo</i> <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes service <u>Primary care physician</u> office visits (inclue disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose met	ding	This EXAMPLE event includes servi Emergency room care (including medi supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therap	cal
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$1,600	Deductibles \$1,600		Deductibles	\$1,600
Copayments	\$0	Copayments \$0		Copayments	\$0
Coinsurance	\$2,200	Coinsurance	\$800	Coinsurance	\$200
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions \$20		Limits or exclusions	\$0
The total Peg would pay is	\$3,860	The total Joe would pay is	\$2,420	The total Mia would pay is	\$1,800



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 300 E. Randolph St. 35th Floor Chicago, Illinois 60601 Phone: 855-6 TTY/TDD: 855-6 Fax: 855-6

855-664-7270 (voicemail) 855-661-6965 855-661-6960

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 200 Independence Avenue SW Room 509F, HHH Building 1019 Washington, DC 20201 Phone: 800-368-1019 TTY/TDD: 800-537-7697 Complaint Portal: <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u> Complaint Forms: <u>http://www.hhs.gov/ocr/office/file/index.html</u>



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 على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 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. કાયેક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરી.
हिंदी Hindi	र्यादे आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के 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'i' 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 شفاهی، با شماره 6984-710-855 تماس حاصل نمایید.
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 کو، یا کسی ایسے فرد کو جس کی آپ مدد کرر ہے ہیں، کوئی سوال درپیش بے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔
Tiêng Việt Vietnamese	Nêu 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.