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| **The Summary of Benefits and Coverage (SBC) document will help you choose a health** [**plan**](https://www.healthcare.gov/sbc-glossary/#plan)**. The SBC shows you how you and the** [**plan**](https://www.healthcare.gov/sbc-glossary/#plan) **would share the cost for covered health care services. NOTE: Information about the cost of this** [**plan**](https://www.healthcare.gov/sbc-glossary/#plan) **(called the** [**premium**](https://www.healthcare.gov/sbc-glossary/#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, go to www.bcbswny.com or call 1-888-839-5169. For general definitions of common terms, such as [allowed amount](https://www.healthcare.gov/sbc-glossary/#allowed-amount), [balance billing](https://www.healthcare.gov/sbc-glossary/#balance-billing), [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance), [copayment](https://www.healthcare.gov/sbc-glossary/#copayment), [deductible](https://www.healthcare.gov/sbc-glossary/#deductible), [provider](https://www.healthcare.gov/sbc-glossary/#provider), or other underlined terms see the Glossary. You can view the Glossary at http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf or call 1-888-839-5169 to request a copy. |

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| **Important Questions** | **Answers** | **Why This Matters:** |
| **What is the overall** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)**?** | For [network providers](https://www.healthcare.gov/sbc-glossary/#network-provider) $1,500 individual /$3,000 family; for [out-of-network providers](https://www.healthcare.gov/sbc-glossary/#out-of-network-provider) $3,000 individual /$6,000 family | Generally, you must pay all of the costs from providers up to the [deductible](https://www.healthcare.gov/sbc-glossary/#deductible) amount before this [plan](https://www.healthcare.gov/sbc-glossary/#plan) begins to pay. If you have other family members on the [plan](https://www.healthcare.gov/sbc-glossary/#plan), each family member must meet their own individual [deductible](https://www.healthcare.gov/sbc-glossary/#deductible) until the total amount of [deductible](https://www.healthcare.gov/sbc-glossary/#deductible) expenses paid by all family members meets the overall family [deductible](https://www.healthcare.gov/sbc-glossary/#deductible) |
| **Are there services covered before you meet your** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)**?** | Yes, preventive care and benefits subject to a [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) are not subject to a deductible. | This [plan](https://www.healthcare.gov/sbc-glossary/#plan) covers some items and services even if you haven’t yet met the [deductible](https://www.healthcare.gov/sbc-glossary/#deductible) amount. But a [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) or [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) may apply. For example, this [plan](https://www.healthcare.gov/sbc-glossary/#plan) covers certain [preventive services](https://www.healthcare.gov/sbc-glossary/#preventive-care) without [cost-sharing](https://www.healthcare.gov/sbc-glossary/#cost-sharing) and before you meet your [deductible](https://www.healthcare.gov/sbc-glossary/#deductible). See a list of covered [preventive services](https://www.healthcare.gov/sbc-glossary/#preventive-care) at <https://www.healthcare.gov/coverage/preventive-care-benefits/>. |
| **Are there other**[**deductibles**](https://www.healthcare.gov/sbc-glossary/#deductible) **for specific services?** | No | You don’t have to meet deductibles for specific services. |
| **What is the** [**out-of-pocket limit**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) **for this** [**plan**](https://www.healthcare.gov/sbc-glossary/#plan)**?** | For [network providers](https://www.healthcare.gov/sbc-glossary/#network-provider) $5,000 individual / $10,000 family; for [out-of-network providers](https://www.healthcare.gov/sbc-glossary/#out-of-network-provider) None | The [out–of–pocket limit](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) is the most you could pay in a year for covered services. If you have other family members in this [plan](https://www.healthcare.gov/sbc-glossary/#plan), they have to meet their own out-of-pocket limits until the overall family [out–of–pocket limit](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) has been met. |
| **What is not included in****the** [**out-of-pocket limit**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit)**?** | Premiums, [balance-billing](https://www.healthcare.gov/sbc-glossary/#balance-billing) charges, and health care this [plan](https://www.healthcare.gov/sbc-glossary/#plan)doesn’t cover. | Even though you pay these expenses, they don’t count toward the [out–of–pocket limit](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit). |
| **Will you pay less if you use a** [**network provider**](https://www.healthcare.gov/sbc-glossary/#network-provider)**?** | Yes. See www.bcbswny.com or call 1-888-839-5169 for a list of [network providers](https://www.healthcare.gov/sbc-glossary/#network-provider). | This [plan](https://www.healthcare.gov/sbc-glossary/#plan) uses a provider [network](https://www.healthcare.gov/sbc-glossary/#network). You will pay less if you use a [provider](https://www.healthcare.gov/sbc-glossary/#provider) in the plan’s [network](https://www.healthcare.gov/sbc-glossary/#network). You will pay the most if you use an [out-of-network provider](https://www.healthcare.gov/sbc-glossary/#out-of-network-provider), and you might receive a bill from a [provider](https://www.healthcare.gov/sbc-glossary/#provider) for the difference between the provider’s charge and what your [plan](https://www.healthcare.gov/sbc-glossary/#plan) pays ([balance billing](https://www.healthcare.gov/sbc-glossary/#balance-billing)). Be aware, your [network provider](https://www.healthcare.gov/sbc-glossary/#network-provider) might use an [out-of-network provider](https://www.healthcare.gov/sbc-glossary/#out-of-network-provider) for some services (such as lab work). Check with your [provider](https://www.healthcare.gov/sbc-glossary/#provider) before you get services. |
| **Do you need a** [**referral**](https://www.healthcare.gov/sbc-glossary/#referral) **to see a** [**specialist**](https://www.healthcare.gov/sbc-glossary/#specialist)**?** | No. | You can see the in-network [specialist](https://www.healthcare.gov/sbc-glossary/#specialist) you choose without permission from this plan |

| **Exclamation** | All [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) and [**coinsurance**](https://www.healthcare.gov/sbc-glossary/#coinsurance) costs shown in this chart are after your [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) has been met, if a [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) applies. |
| --- | --- |

| **Common Medical Event** | **Services You May Need** | **What You Will Pay** | **Limitations, Exceptions, & Other Important Information** |
| --- | --- | --- | --- |
| **Network Provider****(You will pay the least)** | **Out-of-Network Provider****(You will pay the most)**  |
| **If you visit a health care** [**provider’s**](https://www.healthcare.gov/sbc-glossary/#provider) **office or clinic** | Primary care visit to treat an injury or illness | $10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | None |
| [Specialist](https://www.healthcare.gov/sbc-glossary/#specialist) visit | $10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | None |
| [Preventive care](https://www.healthcare.gov/sbc-glossary/#preventive-care)/[screening](https://www.healthcare.gov/sbc-glossary/#screening)/immunization | $0 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | You may have to pay for services that aren’t preventive. Ask your [provider](https://www.healthcare.gov/sbc-glossary/#provider) if the services you need are preventive. Then check what your [plan](https://www.healthcare.gov/sbc-glossary/#plan) will pay for.  |
| **If you have a test** | [Diagnostic test](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) (x-ray, blood work) | $10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | None |
| Imaging (CT/PET scans, MRIs)  | $10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | None |
| **If you need drugs to treat your illness or condition**More information about [**prescription drug coverage**](https://www.healthcare.gov/sbc-glossary/#prescription-drug-coverage)is available at www.bcbswny.com | Generic drugs (Tier 1) | $5 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | Not covered | Some generic drugs may be subject to non-preferred brand [copayment](https://www.healthcare.gov/sbc-glossary/#copayment).  |
| Preferred brand drugs (Tier 2) | $20 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | Not covered | None |
| Non-preferred brand drugs (Tier 3) | $40 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | Not covered | None |
| [Specialty drugs](https://www.healthcare.gov/sbc-glossary/#specialty-drug) (Tier 4) | See Limitations & Exceptions | Not covered | Specialty drugs could be generic, preferred brand or non-preferred brand. Please visit [www.bcbswny.com](http://www.bcbswny.com) for a copy of the medication guide. |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | $10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | Prior authorization required on certain procedures. Call the number on the back of your ID card for details. |
| Physician/surgeon fees | Covered in full | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | Prior authorization required on certain procedures. Call the number on the back of your ID card for details. |
| **If you need immediate medical attention** | [Emergency room care](https://www.healthcare.gov/sbc-glossary/#emergency-room-care-emergency-services) | $50 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | $50 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | None |
| [Emergency medical transportation](https://www.healthcare.gov/sbc-glossary/#emergency-medical-transportation) | $50 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | $50 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) |
| [Urgent care](https://www.healthcare.gov/sbc-glossary/#urgent-care) | $35 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | $35 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | Covered in full | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | $100 inpatient copayment is paid once per year, even if a member has multiple inpatient stays in a calendar year |
| Physician/surgeon fees | Covered in full | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | None |
| **If you need mental health, behavioral health, or substance abuse services** | Outpatient services | $10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) for Mental Health$10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) for Substance Abuse | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) for Mental Health30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) for Substance Abuse | None |
| Inpatient services | Covered in full | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) for Inpatient Mental Health30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) for Substance Abuse detox30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) for Substance Abuse rehab  | None |
| **If you are pregnant** | Office visits | $10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | For [network providers](https://www.healthcare.gov/sbc-glossary/#network-provider), [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) applies only to initial visit to determine pregnancy. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
| Childbirth/delivery professional services | Covered in full | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | None |
| Childbirth/delivery facility services | Covered in full | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) |
| **If you need help recovering or have other special health needs** | [Home health care](https://www.healthcare.gov/sbc-glossary/#home-health-care) | $10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | None |
| [Rehabilitation services](https://www.healthcare.gov/sbc-glossary/#rehabilitation-services) | $10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | 60 visits per year, aggregate for physical, speech and occupational therapy |
| [Habilitation services](https://www.healthcare.gov/sbc-glossary/#habilitation-services) | $10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | None |
| [Skilled nursing care](https://www.healthcare.gov/sbc-glossary/#skilled-nursing-care) | Covered in full | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | None |
| [Durable medical equipment](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment) | Covered in full | 50% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | Prior authorization required on certain equipment. Call the number on the back of your ID card for details. |
| [Hospice services](https://www.healthcare.gov/sbc-glossary/#hospice-services) | $10 [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) | 30% [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | None |
| **If your child needs dental or eye care** | Children’s eye exam | Covered in full | Not covered | Covered in full for 1 routine per year |
| Children’s glasses | See limitations andexceptions | Not covered | Discounts may apply. |
| Children’s dental check-up | See limitations and exceptions | See limitations and exceptions | Contact your group administrator for coverage details. |

**Excluded Services & Other Covered Services:**

|  |
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| **Services Your** [**Plan**](https://www.healthcare.gov/sbc-glossary/#plan) **Generally Does NOT Cover (Check your policy or** [**plan**](https://www.healthcare.gov/sbc-glossary/#plan) **document for more information and a list of any other** [**excluded services**](https://www.healthcare.gov/sbc-glossary/#excluded-services)**.)** |
| * Cosmetic surgery
* Dental (Adult)
* Long Term Care
 | * Custodial Care
* Private-duty nursing
* Routine foot care
 | * Hearing aids
* Weight loss programs
 |

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| **Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your** [**plan**](https://www.healthcare.gov/sbc-glossary/#plan) **document.)**  |
| * Acupuncture
* Habilitation Services
* Routine eye care (Adult)
 | * Bariatric Surgery
* Infertility treatment
 | * Chiropractic Care
* Non-emergency care when traveling outside the U.S.
 |

**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 are the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](https://www.healthcare.gov/sbc-glossary/#marketplace). For more information about the [Marketplace](https://www.healthcare.gov/sbc-glossary/#marketplace), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](https://www.healthcare.gov/sbc-glossary/#plan) for a denial of a [claim](https://www.healthcare.gov/sbc-glossary/#claim). This complaint is called a [grievance](https://www.healthcare.gov/sbc-glossary/#grievance) or [appeal](https://www.healthcare.gov/sbc-glossary/#appeal). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](https://www.healthcare.gov/sbc-glossary/#claim). Your [plan](https://www.healthcare.gov/sbc-glossary/#plan) documents also provide complete information to submit a [claim](https://www.healthcare.gov/sbc-glossary/#claim), [appeal](https://www.healthcare.gov/sbc-glossary/#appeal), or a [grievance](https://www.healthcare.gov/sbc-glossary/#grievance) for any reason to your [plan](https://www.healthcare.gov/sbc-glossary/#plan). For more information about your rights, this notice, or assistance, contact: 1-888-839-5169.

**Does this plan provide Minimum Essential Coverage? Yes**.

If you don’t have [Minimum Essential Coverage](https://www.healthcare.gov/sbc-glossary/#minimum-essential-coverage) for a month, you’ll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet Minimum Value Standards? Yes**.

If your [plan](https://www.healthcare.gov/sbc-glossary/#plan) doesn’t meet the [Minimum Value Standards](https://www.healthcare.gov/sbc-glossary/#minimum-value-standard), you may be eligible for a [premium tax credit](https://www.healthcare.gov/sbc-glossary/#premium-tax-credits) to help you pay for a [plan](https://www.healthcare.gov/sbc-glossary/#plan) through the [Marketplace](https://www.healthcare.gov/sbc-glossary/#marketplace).

**Language Access Services:**

[Spanish (Español): Para obtener asistencia en Español, llame al 1-888-249-2583.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-249-2583.

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-888-249-2583.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-249-2583.

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



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](https://www.healthcare.gov/sbc-glossary/#plan) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](https://www.healthcare.gov/sbc-glossary/#provider) charge, and many other factors. Focus on the [cost sharing](https://www.healthcare.gov/sbc-glossary/#cost-sharing) amounts ([deductibles](https://www.healthcare.gov/sbc-glossary/#deductible), [copayments](https://www.healthcare.gov/sbc-glossary/#copayment) and [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance)) and [excluded services](https://www.healthcare.gov/sbc-glossary/#excluded-services) under the [plan](https://www.healthcare.gov/sbc-glossary/#plan). Use this information to compare the portion of costs you might pay under different health [plans](https://www.healthcare.gov/sbc-glossary/#plan). Please note these coverage examples are based on self-only coverage.

**About these Coverage Examples:**

**Peg is Having a Baby**(9 months of in-network pre-natal care and a hospital delivery)

◼ **The** [**plan’s**](https://www.healthcare.gov/sbc-glossary/#plan) **overall** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) **$1,500**

◼ [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist)[**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) **$10**

◼ **Hospital (facility)** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) **$0**

◼ **Other** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) **$10**

**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** | **$12,800** |

**In this example, Peg would pay:**

|  |
| --- |
| *Cost Sharing* |
| Deductibles | $1,500 |
| Copayments | $390 |
| Coinsurance | $0 |
| *What isn’t covered* |
| Limits or exclusions | $60 |
| **The total Peg would pay is** | **$1,950** |

**Managing Joe’s type 2 Diabetes**(a year of routine in-network care of a well-controlled condition)

◼ **The** [**plan’s**](https://www.healthcare.gov/sbc-glossary/#plan) **overall** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) **$1,500**

◼ [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist)[**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) **$10**

◼ **Hospital (facility)** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) **$100**

◼ **Other** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) **$10**

**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** | **$7,400** |

**In this example, Joe would pay:**

|  |
| --- |
| *Cost Sharing* |
| Deductibles | $1,500 |
| Copayments | $675 |
| Coinsurance | $0 |
| *What isn’t covered* |
| Limits or exclusions | $55 |
| **The total Joe would pay is** | **$2,230** |

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

◼ **The** [**plan’s**](https://www.healthcare.gov/sbc-glossary/#plan) **overall** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) **$1,500**

◼ [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist)[**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) **$10**

◼ **Hospital (facility)** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) **$0**

◼ **Other** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) **$10**

**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** | **$1,900** |

**In this example, Mia would pay:**

|  |
| --- |
| *Cost Sharing* |
| Deductibles | $1,138 |
| Copayments | $230 |
| Coinsurance | $0 |
| *What isn’t covered* |
| Limits or exclusions | $0 |

|  |  |
| --- | --- |
| **The total Mia would pay is** |  **$1,368** |