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| **Coverage Period: 1/1/2023 - 12/31/2023** |

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| **Summary of Benefits and Coverage:** What this Plan Covers & What You Pay For Covered Services |

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| **PPO 6398 ASO** |

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| **Coverage for:-**All Tiers | **Plan Type:** PPO |

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|  | **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, go to www.Highmark.com/bcbswny or call 1-844-639-2444.  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.Highmark.com/bcbswny or call 1-844-639-2444 to request a copy. |

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| **Important Questions** | **Answers** | **Why This Matters:** |
| **What is the overall deductible?** | In-network: $‎1,500 individual / $‎3,000 family; Out-of-network: $‎3,000 individual / $‎6,000 family | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay. |
| **Are there services covered before you meet your deductible?** | Yes. Preventive services are not subject to the deductible. | This plan covers some items and services even if you haven’t yet met the deductible amount. But a copayment or coinsurance may apply. This plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| **Are there other** **deductibles for specific services?** | No | You don’t have to meet deductibles for specific services. |
| **What is the out-of-pocketlimit for this plan?** | In-network: $‎5,000 individual / $‎10,000 family; Out-of-network: Unlimited | If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.  |
| **What is not included in the out-of-pocket limit?** | Premiums, balance-billing charges, and health care this plan doesn’t cover | Even though you pay these expenses, they don’t count toward the out-of-pocket limit. |
| **Will you pay less if youuse a networkprovider?** | Yes. See www.Highmark.com/bcbswny or call 1-844-639-2444 for a list of network providers. | 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 difference between the provider’s charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| **Do you need a referral to see a specialist?** | No | You can see the specialist you choose without a referral.  |

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies. |
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| **Common Medical Event** | **Services You May Need** | **What You Will Pay** | **Limitations, Exceptions & Other ImportantInformation** |
| **Network Provider****(You will pay the least)** | **Out-of-NetworkProvider** **(You will pay the most)** |
| **If you visit a healthcare provider’s office or clinic** | Primary care visit to treat an injury or illness | $‎10 copayment | 30% coinsurance | None |
| Specialist visit | $‎10 copayment | 30% coinsurance | None |
| Preventive care/screening/immunization | Covered in full | 30% coinsurance | You may have to pay for services that aren’t preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.  |
| **If you have a test** | Diagnostic test (x-ray, blood work) | $‎10 copayment | 30% coinsurance | No Routine OON  |
| Imaging (CT/PET scans, MRIs) | $‎10 copayment | 30% coinsurance | None |
| **If you need drugs totreat your illness or condition**More informationabout **prescriptiondrug coverage** is available at www.Highmark.com/bcbswny | Generic drugs (Tier 1) | $‎5 copayment | Not covered | Some generic drugs may be subject to non-preferred brand cost share. |
| Preferred brand drugs (Tier 2) | $‎20 copayment | Not covered | None |
| Non-preferred brand drugs (Tier 3) | $‎40 copayment | Not covered | None |
| Specialty drugs (Tier 4) | See limitations & exceptions | See limitations & exceptions | Specialty drugs could be generic, preferred brand or non-preferred brand. Please visit our website for a copy of our medication guide. |
| **If you haveoutpatient surgery** | Facility fee (e.g., ambulatory surgery center) | $‎10 copayment | 30% 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 | 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 | $‎50 copayment | Covered as in-network | Prudent layperson language applies |
| Emergency medical transportation | $‎50 copayment | Covered as in-network | None |
| Urgent care | $‎35 copayment | Covered as in-network | None |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | Covered in full | 30% coinsurance | Prior authorization required. No limit In-Network. 365 days per stay OON. |
| Physician/surgeon fees | Covered in full | 30% coinsurance | Prior authorization required on certain procedures. Call the number on the back of your ID card for details.  |
| **If you need mentalhealth, behavioral health, or substance abuse services** | Outpatient services | $‎10 copayment for Mental Health; $‎10 copayment for Substance Abuse | 30% coinsurance for Mental Health; 30% coinsurance for Substance Abuse | None |
| Inpatient services | Covered in full for Mental Health; Covered in full for Substance Abuse Detox; Covered in full for Substance Abuse Rehab  | 30% coinsurance for Mental Health; 30% coinsurance for Substance Abuse Detox; 30% coinsurance for Substance Abuse Rehab  | Prior authorization required on certain procedures. Call the number on the back of your ID card for details.  |
| **If you are pregnant** | Office visits | $‎10 copayment | 30% coinsurance | None |
| Childbirth/delivery professional services | $‎10 copayment | 30% coinsurance | For participating providers, cost share applies only to initial visit to determine pregnancy. |
| Childbirth/delivery facility services | Covered in full | 30% coinsurance | None |
| **If you need helprecovering or have other special health needs** | Home health care | $‎10 copayment | 30% coinsurance | 200 (in+OON) visits per plan year for home care, including home infusion therapy |
| Rehabilitation services | $‎10 copayment | 30% coinsurance | 60 visits, aggregate IN & OON with PT/OT/ST, per plan year |
| Skilled nursing care | Covered in full | 30% coinsurance | Prior authorization required. 50 days per plan year IN + OON aggregate limit |
| Durable medical equipment | $0 per stay | 50% coinsurance | Prior authorization required on certain procedures. Call the number on the back of your ID card for details.  |
| Hospice services | $‎10 copayment | 30% coinsurance | Prior authorization required. 210 days per plan year aggregate INN & OON |
| **If your child needsdental or eye care** | Children’s eye exam | $‎10 copayment | 30% coinsurance | Member cost share may vary by plan. |
| Children’s glasses | See limitations & exceptions | See limitations & exceptions | Discounts may apply. |
| Children’s dental check-up | See limitations & exceptions | See limitations & exceptions | Contact your group administrator for coverage details. |

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| **Excluded Services & Other Covered Services:** |
| **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)**.)** |
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| * Cosmetic surgery
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| * Hearing aids
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| * Routine foot care
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| * Custodial care
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| * Long-term care
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| * Weight loss programs
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| * Dental
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| * Private-duty nursing
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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.)** |
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| * Acupuncture
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| * Elective Abortion
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| * Routine eye care (Adult)
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| * Bariatric surgery
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| * Infertility treatment
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| * Chiropractic care
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| * Non-emergency care when traveling outside the U.S.
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| **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: 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](https://www.healthcare.gov/sbc-glossary/#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](https://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 alsoprovide complete information on how 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, orassistance, contact: 1-844-639-2444.  |
| **Does this plan provide Minimum Essential Coverage? Yes**[Minimum Essential Coverage](https://www.healthcare.gov/sbc-glossary/#minimum-essential-coverage) generally includes [plans](https://www.healthcare.gov/sbc-glossary/#plan), [health insurance](https://www.healthcare.gov/sbc-glossary/#health-insurance) available through the [Marketplace](https://www.healthcare.gov/sbc-glossary/#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](https://www.healthcare.gov/sbc-glossary/#minimum-essential-coverage), you may not be eligible for the [premium tax credit](https://www.healthcare.gov/sbc-glossary/#premium-tax-credits). |
| **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 1-844-639-2444.Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-639-2444.Chinese (中文):如果需要中文的帮助，请拨打这个号码 1-844-639-2444.Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-639-2444.––––––––––––––––––––––*To see examples of how this plan might cover costs for a sample medical situation, see the next section.–––––––––––*––––––––––– |

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| **About these Coverage Examples:** |

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| **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. |

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

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| n **The** [**plan’s**](https://www.healthcare.gov/sbc-glossary/#plan) **overall** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) | **$1,500.00** |
| n [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist) [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) | **$10.00** |
| n **Hospital (facility)** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) | **$0** |
| n **Other** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) | **$10.00** |

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| **This EXAMPLE event includes services like:**Specialist office visits (*prenatal care)*Childbirth/Delivery Professional ServicesChildbirth/Delivery Facility ServicesDiagnostic tests (*ultrasounds and blood work)*Specialist visit *(anesthesia)* |

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| **Total Example Cost** | **$12,700** |

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| **In this example, Peg would pay:** |
| *Cost Sharing* |
| Deductibles\* | $1,500 |
| Copays | $200 |
| Coinsurance | $0 |
| *What isn’t covered* |
| Limits or exclusions | $60 |
| **The total Peg would pay is** | **$1,760** |

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

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| n **The** [**plan’s**](https://www.healthcare.gov/sbc-glossary/#plan) **overall** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) | **$1,500.00** |
| n [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist) [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) | **$10.00** |
| n **Hospital (facility)** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) | **$0** |
| n **Other** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) | **$10.00** |

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| **This EXAMPLE event includes services like:**Primary care physician office visits (*including disease education)*Diagnostic tests *(blood work)*Prescription drugsDurable medical equipment *(glucose meter)* |

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| **Total Example Cost** | **$5,600** |

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| **In this example, Joe would pay:** |  |
| *Cost Sharing* |
| Deductibles\* | $1,500 |
| Copays | $300 |
| Coinsurance | $0 |
| *What isn’t covered* |
| Limits or exclusions | $20 |
| **The total Joe would pay is** | **$1,820** |

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

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| n **The** [**plan’s**](https://www.healthcare.gov/sbc-glossary/#plan) **overall** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) | **$1,500.00** |
| n [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist) [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) | **$10.00** |
| n **Hospital (facility)** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) | **$0** |
| n **Other** [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) | **$10.00** |

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| **This EXAMPLE event includes services like:**Emergency room care *(including medical**supplies)*Diagnostic test *(x-ray)*Durable medical equipment *(crutches)*Rehabilitation services *(physical therapy)*  |

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| **Total Example Cost** | **$2,800** |

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| **In this example, Mia would pay:** |  |
| *Cost Sharing* |
| Deductibles\* | $1,500 |
| Copays | $100 |
| Coinsurance | $0 |
| *What isn’t covered* |
| Limits or exclusions | $0 |
| **The total Mia would pay is** | **$1,600** |

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| Note: These numbers assume the patient does not participate in the [plan’s](https://www.healthcare.gov/sbc-glossary/#plan) wellness program.  If you participate in the [plan’s](https://www.healthcare.gov/sbc-glossary/#plan) wellness program, you may be able to reduce your costs.  For more information about the wellness program, please contact: Highmark Blue Cross Blue Shield of Western New York at www.Highmark.com/bcbswny or call 1-844-639-2444.\*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above. |

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