

**!** **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.bluecrossnc.com/booklets](http://www.bluecrossnc.com/booklets). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other undefined terms, see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-877-258-3334 to request a copy.

Important Questions	Answers	Why this Matters:
<b>What is the overall deductible?</b>	In-Network: \$3,500 Individual/\$10,500 Family. Out-of-Network: \$7,000 Individual/\$21,000 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 plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
<b>Are there services covered before you meet your deductible?</b>	Yes. Preventive care and most services that may require a copayment.	This plan covers some items and services even if you haven't yet met the deductible amount. But a 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet deductibles for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	In-Network: \$8,700 Individual/\$17,400 Family. Out-of-Network: \$17,400 Individual/\$34,800 Family.	The 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, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
<b>What is not included in the out-of-pocket limit?</b>	Premiums, balance-billing charges, health care this plan doesn't cover and penalties for failure to obtain pre-authorization for services.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.bluecrossnc.com/FindADoctor">www.bluecrossnc.com/FindADoctor</a> or call 1-877-258-3334 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.



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **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 office or clinic	Primary care visit to treat an injury or illness	\$35 <u>copayment</u>	50% <u>coinsurance</u>	-Log in to Blue Connect to select your Primary Care Provider (PCP). Your copay is waived for your first 3 visits to your selected PCP.
	<u>Specialist</u> visit	\$70 <u>copayment</u>	50% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No Charge	30% <u>coinsurance</u>	-You may have to pay for services that aren't <u>preventive</u> . Ask your provider if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for. -Limits may apply
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Imaging</u> (CT/PET scans, MRIs)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	-Prior authorization may be required or services will not be covered
If you need drugs to treat your illness or condition	Tier 1 Drugs	\$10 <u>copayment</u>	\$10 <u>copayment</u>	-Prior authorization may be required and coverage limits may apply- Copayment applies to a 30-day
	Tier 2 Drugs	100% <u>coinsurance</u>	100% <u>coinsurance</u>	
	Tier 3 Drugs	100% <u>coinsurance</u>	100% <u>coinsurance</u>	

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)	
More information about <b>prescription drug coverage</b> is available at <a href="http://www.bluecrossnc.com/rxinfo">www.bluecrossnc.com/rxinfo</a>	Tier 4 Drugs	<u>100% coinsurance</u>	<u>100% coinsurance</u>	supply -For Infertility dosage limits apply *See <u>Prescription Drug</u> section.
	Tier 5 Drugs	<u>100% coinsurance</u>	<u>100% coinsurance</u>	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	<u>30% coinsurance</u>	<u>50% coinsurance</u>	None
	Physician/surgeon fees	<u>30% coinsurance</u>	<u>50% coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	<u>\$500 copayment</u>	<u>\$500 copayment</u>	None
	<u>Emergency medical transportation</u>	<u>30% coinsurance</u>	<u>30% coinsurance</u>	None
	<u>Urgent care</u>	<u>\$70 copayment</u>	<u>\$140 copayment</u>	None
	Facility fee (e.g., hospital room)	<u>30% coinsurance</u>	<u>50% coinsurance</u>	-Prior authorization may be required or services will not be covered
If you have a hospital stay	Physician/surgeon fees	<u>30% coinsurance</u>	<u>50% coinsurance</u>	None
	Outpatient services	<u>\$10/office visit; 30% coinsurance/ outpatient</u>	<u>50% coinsurance</u>	-Prior authorization may be required or services will not be covered
If you need mental health, behavioral health, or substance abuse services	Inpatient services	<u>30% coinsurance</u>	<u>50% coinsurance</u>	-Prior authorization may be required or services will not be covered
	Office visits	<u>\$35 copayment</u>	<u>50% coinsurance</u>	-This benefit applies in limited situations.*See Family Planning section.

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)	
<b>If you need help recovering or have other special health needs</b>	Childbirth/delivery professional services	<u>30% coinsurance</u>	<u>50% coinsurance</u>	None
	Childbirth/delivery facility services	<u>30% coinsurance</u>	<u>50% coinsurance</u>	-Prior authorization may be required or services will not be covered
	<u>Home health care</u>	<u>30% coinsurance</u>	<u>50% coinsurance</u>	-Prior authorization may be required or services will not be covered
	<u>Rehabilitation services</u>	<u>\$70 copayment</u>	<u>50% coinsurance</u>	-Combined 30 visits for physical/occupational therapy and chiropractic services. - 30 visits for speech therapy. -\$40,000 for Adaptive Behavior Treatment (up to age 19).
	<u>Habilitation services</u>	<u>\$70 copayment</u>	<u>50% coinsurance</u>	-Habilitation services are combined with the <u>Rehabilitation service</u> limits listed above.
	<u>Skilled nursing care</u>	<u>30% coinsurance</u>	<u>50% coinsurance</u>	-Coverage is limited to 60 days . - Prior authorization may be required or services will not be covered
	<u>Durable medical equipment</u>	<u>30% coinsurance</u>	<u>50% coinsurance</u>	-Prior authorization may be required or services will not be covered -Limits may apply
	<u>Hospice services</u>	<u>30% coinsurance</u>	<u>50% coinsurance</u>	-Prior authorization may be required or services will not be covered

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)	
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Covered	Not Covered	Excluded Service
	Children's glasses	Not Covered	Not Covered	Excluded Service
	Children's dental check-up	Not Covered	Not Covered	Excluded Service

**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.)**

- Acupuncture
- Long-term care
- Weight loss programs
- Cosmetic surgery
- Routine Foot Care
- Dental care (Adult)
- Routine eye care (Adult)

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)**

- Bariatric surgery
- Infertility treatment
- Chiropractic care
- Non-emergency care when traveling outside the U.S.
- Hearing aids up to age 22
- 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or contact Blue Cross NC at 1-877-258-3334 or [www.BlueConnectNC.com](http://www.BlueConnectNC.com). 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](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 for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about

your rights, this notice, or assistance, contact: Blue Cross NC at 1-877-258-3334 or [www.BlueConnectNC.com](http://www.BlueConnectNC.com). You may also contact N.C. Department of Insurance at 1201 Mail Service Center, Raleigh, NC 27699-1201, or Toll free (855) 408-1212. You may also receive assistance from the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), if applicable.

Additionally, a consumer assistance program can help you file your appeal. Contact Health Insurance Smart NC, N.C. Department of Insurance, at 1201 Mail Service Center, Raleigh, NC 27699-1201, 855-408-1212 (toll free).

**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 1-877-258-3334.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-258-3334.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-258-3334.

Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-258-3334.

*To see examples of how this plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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** \$3,500
- **Specialist copayment** \$70
- **Hospital (facility) coinsurance** 30%
- **Other coinsurance** 30%

#### 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

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

Cost Sharing	
Deductibles	\$3,500
Copayments	\$10
Coinsurance	\$2,370
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$5,940</b>

### Managing Joe's Type 2 Diabetes

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

- **The plan's overall deductible** \$3,500
- **Specialist copayment** \$70
- **Hospital (facility) coinsurance** 30%
- **Other coinsurance** 30%

#### 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	
Deductibles	\$1,330
Copayments	\$550
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,900</b>

### Mia's Simple Fracture

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

- **The plan's overall deductible** \$3,500
- **Specialist copayment** \$70
- **Hospital (facility) coinsurance** 30%
- **Other coinsurance** 30%

#### 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:

Cost Sharing	
Deductibles	\$2,230
Copayments	\$420
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,650</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.



Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact the Customer Service number on the back of your ID card for assistance.

*Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número para servicio al cliente que aparece en el reverso de su tarjeta del seguro para obtener ayuda.*

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